



Bank Holding Company Performance Report June 30, 2021—FR BHCPR

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BHC Name [BERKSHIRE HILLS BANCORP, INC](#)

City/State [BOSTON, MA](#)

Bank Holding Company Information

Federal Reserve District: [1](#)

Consolidated Assets (\$000): [12,279,479](#)

Peer Group Number: [1](#) Number in Peer Group: [131](#)

Number of Bank Subsidiaries: [1](#)

Peer Group Number	Description
1	Consolidated assets equal to or greater than \$10 billion
2	Consolidated assets between \$3 billion and \$10 billion
3	Consolidated assets between \$1 billion and \$3 billion
4	Consolidated assets between \$500 million and \$1 billion
5	Consolidated assets less than \$500 million (starting March 2006 includes former peer group 6)
6	Consolidated assets less than \$300 million (valid only prior to March 2006. Starting March 2003 includes former peer group 7)
7	Consolidated assets less than \$150 million (valid only prior to March 2003)
9	Atypical and second-tier holding companies

1	Consolidated assets equal to or greater than \$10 billion
2	Consolidated assets between \$3 billion and \$10 billion
3	Consolidated assets between \$1 billion and \$3 billion
4	Consolidated assets between \$500 million and \$1 billion
5	Consolidated assets less than \$500 million (starting March 2006 includes former peer group 6)
6	Consolidated assets less than \$300 million (valid only prior to March 2006. Starting March 2003 includes former peer group 7)
7	Consolidated assets less than \$150 million (valid only prior to March 2003)
9	Atypical and second-tier holding companies

Mailing Address:

BERKSHIRE HILLS BANCORP, INC
60 STATE STREET
BOSTON, MA 02109

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Summary Ratios

	06/30/2021	06/30/2020	12/31/2020	12/31/2019	12/31/2018
Average assets (\$000)	12,451,965	13,142,733	12,852,498	12,969,762	11,777,007
Net income (\$000)	34,667	-569,251	-533,017	97,450	105,765
Number of BHCs in peer group	131	127	128	125	118

	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct
Earnings and Profitability:															
Percent of Average Assets															
Net interest income (tax equivalent)	2.47	2.65	32	2.55	2.84	28	2.51	2.77	27	2.87	3.01	36	3.11	3.08	46
+ Non-interest income	0.77	1.11	37	0.45	1.14	18	0.55	1.21	22	0.60	1.32	18	0.95	1.31	36
- Overhead expense	2.35	2.24	60	10.58	2.63	96	6.53	2.57	96	2.23	2.69	26	2.62	2.71	50
- Provision for credit losses	0.10	-0.15	92	0.98	0.85	64	0.59	0.51	62	0.27	0.15	82	0.22	0.14	78
+ Securities gains (losses)	0	0.01	26	0	0.03	10	0	0.02	6	0	0.01	50	0	0	59
+ Other tax equivalent adjustments	0	0	87	0	0	10	0	0	48	0	0	42	0	0	45
= Pretax net operating income (tax equivalent)	0.78	1.79	4	-8.67	0.64	3	-4.10	1.04	3	1.01	1.56	11	1.20	1.57	18
Net operating income	0.56	1.36	6	-8.45	0.48	3	-3.99	0.81	3	0.78	1.19	15	0.90	1.24	16
Net income	0.56	1.35	6	-8.66	0.50	3	-4.15	0.82	3	0.75	1.19	13	0.90	1.24	16
Net income (Subchapter S adjusted)				2.16		0.93		1.18			1.17				1.42
Percent of Average Earning Assets															
Interest income (tax equivalent)	2.99	3.14	38	3.75	3.78	46	3.50	3.55	44	4.41	4.41	52	4.49	4.24	68
Interest expense	0.39	0.27	75	0.94	0.66	80	0.78	0.52	79	1.23	1.08	67	1.05	0.86	71
Net interest income (tax equivalent)	2.60	2.85	30	2.82	3.10	28	2.72	3.01	26	3.18	3.33	36	3.44	3.38	44
Losses, Allowance, and Past Due + Nonaccrual															
Net loan and lease losses / Average loans and leases	0.37	0.13	90	0.55	0.28	82	0.54	0.27	81	0.34	0.21	76	0.18	0.22	57
Earnings coverage of net loan and lease losses (X)	3.51	4.52	18	-19.25	21.56	7	-9.19	22.91	5	4.79	24.40	21	10.04	21.75	37
Allowance for loan and lease losses / Total loans and leases not held-for-sale	1.59	1.39	72	1.49	1.51	56	1.52	1.58	51	0.67	0.83	36	0.68	0.90	30
Allowance for loan and lease losses / Total loans and leases	1.59	1.37	74	1.48	1.48	56	1.52	1.55	52	0.66	0.81	38	0.67	0.89	29
Nonaccrual loans and leases + OREO / Total loans and leases + OREO	0.68	0.63	62	0.48	0.66	35	0.82	0.71	65	0.43	0.57	36	0.37	0.61	27
30–89 days past due loans and leases / Total loans and leases	0.22	0.27	55	0.37	0.36	61	0.22	0.39	30	0.25	0.43	32	0.27	0.44	29
Liquidity and Funding															
Net noncore funding dependence	-7.27	-1.82	31	13.33	6.94	71	1.62	3.20	49	18.90	14.45	68	29.46	16.62	81
Net short-term noncore funding dependence	-10.27	-8.21	39	7.30	-2.29	80	-3.80	-4.76	50	12.22	3.38	76	23.23	4.66	94
Net loans and leases / Total assets	60.05	59.81	48	71.19	63.21	71	64.42	61.58	50	72.70	63.77	72	74.32	63.98	78
Capitalization															
Tier 1 leverage ratio	9.47	9.11	66	8.55	9.03	38	9.38	9.13	60	9.33	9.76	44	9.04	9.71	30
Holding company equity capital / Total assets	9.57	10.88	31	8.91	11.06	19	9.25	11.16	23	13.31	12.43	61	12.71	12.22	61
Total equity capital (including minority interest) / Total assets	9.57	11.01	28	8.91	11.18	17	9.25	11.29	21	13.31	12.57	60	12.71	12.27	61
Common equity tier 1 capital / Total risk-weighted assets	14.34	12.69	77	12.65	12.01	71	13.79	12.38	78	12.07	12.17	52	11.42	12.12	45
Net loans and leases / Equity capital (X)	6.27	5.51	68	7.99	5.78	84	6.96	5.58	76	5.46	5.21	60	5.85	5.29	63
Cash dividends / Net income	35.26	25.30	72		60.26			42.30		46.29	33.12	74	38.66	27.31	72
Cash dividends / Net income (Subchapter S adjusted)		-21.71			61.66			-0.65			-12.02			17.36	
Growth Rates															
Assets	-6.04	9.29	2	-4.36	17.07	3	-2.84	16.68	2	8.20	9.26	60	5.55	7	56
Equity capital	0.97	9.31	6	-34.59	6.16	2	-32.46	6.99	2	13.24	10.49	74	3.79	7.89	41
Net loans and leases	-20.74	0.79	1	-9.21	13.26	3	-13.90	9.07	0	5.84	9.10	52	8.06	7.89	62
Noncore funding	-55.03	-23.76	9	-29.15	-2.41	12	-35.51	-12.18	23	-20.21	6.59	14	23.29	10.67	76
Parent Company Ratios															
Short-term debt / Equity capital	0	0.48	41	0	0.98	37	0	0.77	38	0	1.02	36	0	1.14	37
Long-term debt / Equity capital	6.34	11.05	46	6.38	13.39	49	6.26	13.56	41	4.22	13.04	38	4.77	13.37	42
Equity investment in subsidiaries / Equity capital	96.39	103.07	14	99.40	103.11	25	100.70	102.81	39	100.71	103.22	42	101.17	103.10	43
Cash from ops + noncash items + op expense / Op expense + dividends	573.07	130.64	95	298.46	154.33	85	110.44	147.24	34	189.76	190.27	56	144.13	174.91	42

Note: Taxable-equivalent income items are not presented for a BHC exempt from reporting Y-9C Schedule HI Memorandum Items 1 and 2.

Income Statement—Revenues and Expenses

Dollar Amount in Thousands	06/30/2021	06/30/2020	12/31/2020	12/31/2019	12/31/2018	Percent Change	
						1-Year	5-Year
Interest and fees on loans.....	149,854	192,570	358,014	448,910	411,411	-22.18	26.96
Income from lease financing receivables.....	0	0	0	16	13		-100.00
Fully taxable income on loans and leases.....	147,496	189,724	352,936	448,926	411,424	-22.26	24.84
Tax-exempt income on loans and leases.....	2,358	2,846	5,078	0	0	-17.15	
Estimated tax benefit on income on loans and leases.....	866	1,079	1,917	0	0	-19.73	
Income on loans and leases (tax equivalent).....	150,720	193,649	359,931	448,926	411,424	-22.17	27.57
Investment interest income (tax equivalent).....	24,652	26,682	51,721	60,753	62,152	-7.61	30.48
Interest on balances due from depository institutions.....	0	0	0	0	65		
Interest income on other earning assets.....	1,298	2,955	4,530	7,284	4,942	-56.07	-20.66
Total interest income (tax equivalent).....	176,670	223,286	416,182	516,963	478,583	-20.88	27.40
Interest on time deposits of \$250K or more	2,245	5,770	9,936	11,531	7,533	-61.09	
Interest on time deposits < \$250K.....	9,543	25,322	42,784	64,601	43,789	-62.31	
Interest on foreign office deposits	0	0	0	0	0		
Interest on other deposits	4,776	13,297	19,994	39,061	27,042	-64.08	18.01
Interest on other borrowings and trading liabilities.....	3,800	8,808	14,950	23,728	28,126	-56.86	-26.24
Interest on subordinated debt and mandatory convertible securities	2,667	2,667	5,335	5,335	5,335	0.00	0.00
Total interest expense.....	23,031	55,864	92,999	144,256	111,825	-58.77	3.02
Net interest income (tax equivalent).....	153,639	167,422	323,183	372,707	366,758	-8.23	32.09
Non-interest income.....	47,638	29,756	71,233	78,408	112,061	60.10	60.94
Adjusted operating income (tax equivalent)	201,277	197,178	394,416	451,115	478,819	2.08	37.94
Overhead expense.....	146,257	695,037	838,633	288,649	308,814	-78.96	57.59
Provision for credit losses.....	6,500	64,677	75,878	35,419	25,451		-23.78
Securities gains (losses)	0	-1	-5	61	6		-100.00
Other tax equivalent adjustments	1	-1	0	0	0		
Pretax net operating income (tax equivalent).....	48,318	-569,839	-526,626	131,435	140,835		8.32
Applicable income taxes	10,497	-18,126	-19,853	22,463	27,648		-8.48
Tax equivalent adjustments	3,154	3,404	6,402	7,451	7,422	-7.34	167.29
Applicable income taxes (tax equivalent).....	13,651	-14,722	-13,451	29,914	35,070		7.92
Minority interest	0	0	0	0	0		
Net income before discontinued operations, net of minority interest	34,667	-555,117	-513,175	101,521	105,765		8.48
Discontinued operations, net of applicable income taxes.....	0	-14,134	-19,842	-4,071	0		
Net income attributable to holding company.....	34,667	-569,251	-533,017	97,450	105,765		8.48
Memoranda							
Net income - holding company and noncontrolling (minority) interest.....	34,667	-569,251	-533,017	97,450	105,765		8.48
Investment securities income (tax equivalent).....	24,652	26,682	51,721	60,753	62,152	-7.61	30.48
US Treasury and agency securities (excluding mortgage-backed securities)	352	599	997	723	189	-41.24	1253.85
Mortgage-backed securities	13,675	14,135	27,974	30,962	32,429	-3.25	31.92
All other securities	10,625	11,948	22,750	29,068	29,534	-11.07	24.98
Cash dividends declared.....	12,224	24,405	36,564	45,107	40,884	-49.91	-1.75
Common	12,224	24,405	36,564	45,107	40,884	-49.91	-1.75
Preferred	0	0	0	0	0		

Note: Taxable-equivalent income items are not presented for a BHC exempt from reporting Y-9C Schedule HI Memorandum Items 1 and 2.

Relative Income Statement and Margin Analysis

	06/30/2021	06/30/2020			12/31/2020			12/31/2019			12/31/2018				
	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct
Percent of Average Assets															
Interest income (tax equivalent)	2.84	2.92	45	3.40	3.46	46	3.24	3.27	48	3.99	4	53	4.06	3.87	66
Less: Interest expense	0.37	0.25	77	0.85	0.61	78	0.72	0.48	79	1.11	0.98	66	0.95	0.79	70
Equals: Net interest income (tax equivalent)	2.47	2.65	32	2.55	2.84	28	2.51	2.77	27	2.87	3.01	36	3.11	3.08	46
Plus: Non-interest income	0.77	1.11	37	0.45	1.14	18	0.55	1.21	22	0.60	1.32	18	0.95	1.31	36
Equals: adjusted operating income (tax equivalent)	3.23	3.82	22	3	4.05	7	3.07	4.04	8	3.48	4.41	14	4.07	4.46	29
Less: Overhead expense	2.35	2.24	60	10.58	2.63	96	6.53	2.57	96	2.23	2.69	26	2.62	2.71	50
Less: Provision for credit losses	0.10	-0.15	92	0.98	0.85	64	0.59	0.51	62	0.27	0.15	82	0.22	0.14	78
Plus: Realized gains (losses) on held-to-maturities securities	0	0	50	0	0	47	0	0	46	0	0	49	0	0	51
Plus: Realized gains (losses) on available-for-sale securities	0	0.01	27	0	0.03	9	0	0.02	6	0	0.01	50	0	0	59
Plus: other tax equivalent adjustments	0	0	87	0	0	10	0	0	48	0	0	42	0	0	45
Equals: Pretax net operating income (tax equivalent)	0.78	1.79	4	-8.67	0.64	3	-4.10	1.04	3	1.01	1.56	11	1.20	1.57	18
Less: Applicable income taxes (tax equivalent)	0.22	0.41	11	-0.22	0.16	6	-0.10	0.23	3	0.23	0.36	15	0.30	0.33	37
Less: Minority interest	0	0	41	0	0	46	0	0	42	0	0	36	0	0	36
Equals: Net operating income	0.56	1.36	6	-8.45	0.48	3	-3.99	0.81	3	0.78	1.19	15	0.90	1.24	16
Plus: Net extraordinary items	0	0	49	-0.22	0	0	-0.15	0	0	-0.03	0	0	0	0	51
Equals: Net income	0.56	1.35	6	-8.66	0.50	3	-4.15	0.82	3	0.75	1.19	13	0.90	1.24	16
Memo: Net income (last four quarters)	0.57	1.25	8	-3.93	0.81	3	-4.15	0.82	3	0.75	1.19	12	0.90	1.24	16
Net income-BHC and noncontrolling (minority) interest	0.56	1.37	5	-8.66	0.50	3	-4.15	0.83	3	0.75	1.20	13	0.90	1.25	16
Margin Analysis															
Average earning assets / Average assets	94.87	93.15	71	90.51	91.74	33	92.51	92.32	55	90.48	91.05	44	90.47	91.48	35
Average interest-bearing funds / Average assets	68.10	62.32	75	70.40	65.48	74	70.54	64.06	77	71.99	65.57	80	72.84	65.56	78
Interest income (tax equivalent) / Average earning assets	2.99	3.14	38	3.75	3.78	46	3.50	3.55	44	4.41	4.41	52	4.49	4.24	68
Interest expense / Average earning assets	0.39	0.27	75	0.94	0.66	80	0.78	0.52	79	1.23	1.08	67	1.05	0.86	71
Net interest income (tax equivalent) / Average earning assets	2.60	2.85	30	2.82	3.10	28	2.72	3.01	26	3.18	3.33	36	3.44	3.38	44
Yield or Cost															
Total loans and leases (tax equivalent)	3.80	4.05	37	4.06	4.44	28	3.89	4.27	27	4.61	5.09	22	4.72	4.95	38
Interest-bearing bank balances	0	0.11	2	0	0.50	0	0	0.27	0	0	2.04	0	0.11	1.64	0
Federal funds sold and reverse repos	4.97	0.26	98	12.32	0.94	98	10.18	0.68	98	4.20	2.44	86	4.77	2.17	93
Trading assets	0.32	0.42	67	0.29	0.67	62	0.28	0.60	62	0.61	0.99	56	1.29	1.11	58
Total earning assets	2.94	3.11	37	3.70	3.74	45	3.45	3.51	41	4.34	4.36	50	4.42	4.20	65
Investment securities (tax equivalent)	2.25	1.80	83	3.12	2.51	89	2.89	2.25	90	3.42	2.76	89	3.36	2.68	88
US Treasury and agency securities (excluding mortgage-backed securities)	1.41	1.28	62	2.45	2.01	74	1.97	1.75	62	2.39	2.32	64	2.14	2.05	61
Mortgage-backed securities	1.53	1.56	47	2.32	2.33	45	2.04	2.05	46	2.62	2.61	54	2.53	2.50	52
All other securities	5.19	2.91	92	5.25	3.48	88	5.26	3.24	91	5.67	4.06	87	5.69	4.20	86
Interest-bearing deposits	0.42	0.24	84	1.09	0.70	85	0.91	0.53	86	1.41	1.10	75	1.11	0.81	78
Time deposits of \$250K or more	0.87	0.76	61	1.79	1.67	60	1.61	1.42	65	1.73	1.96	28	1.42	1.44	44
Time deposits < \$250K	1.07	0.72	83	1.83	1.58	66	1.70	1.36	78	2.16	1.82	70	1.73	1.29	77
Other domestic deposits	0.17	0.17	61	0.55	0.50	64	0.40	0.36	63	0.87	0.93	48	0.65	0.67	55
Foreign deposits		0.12			0.59			0.42			1.19			0.97	
Federal funds purchased and repos	0	0.19	6		0.85			0.62			1.86			1.51	
Other borrowed funds and trading liabilities	1.49	1.31	58	1.65	1.62	52	1.59	1.50	54	1.96	2.38	24	2.04	2.28	36
All interest-bearing funds	0.54	0.40	73	1.21	0.92	77	1.03	0.74	80	1.54	1.49	62	1.30	1.19	67

Note: Taxable-equivalent income items are not presented for a BHC exempt from reporting Y-9C Schedule HI Memorandum Items 1 and 2.

Non-interest Income and Expenses

Dollar Amount in Thousands	06/30/2021		06/30/2020		12/31/2020		12/31/2019		12/31/2018			
Non-interest Income and Expenses												
Total non-interest income		47,638		29,756		71,233		78,408		112,061		
Fiduciary activities income		3,338		2,982		5,933		6,018		6,143		
Service charges on deposit accounts - domestic		8,097		7,538		16,087		20,424		18,237		
Trading revenue.....		2,026		-1,072		2,697		-367		34,660		
Investment banking fees and commissions.....		1,953		1,645		3,352		3,335		3,304		
Insurance activities revenue.....		5,421		5,791		10,770		10,957		10,982		
Venture capital revenue.....		0		0		0		0		0		
Net servicing fees		1,947		1,516		1,633		3,416		3,725		
Net securitization income		0		0		0		0		0		
Net gains (losses) on sales of loans, OREO, other assets.....		9,246		3,595		11,214		13,262		9,361		
Other non-interest income.....		15,610		7,761		19,547		21,363		25,649		
Total overhead expenses		146,257		695,037		838,633		288,649		308,814		
Personnel expense.....		75,306		75,836		146,790		139,968		164,430		
Net occupancy expense.....		20,459		20,022		40,921		37,005		38,522		
Goodwill impairment losses		0		553,762		553,762		0		0		
Amortization expenses and impairment loss (other intangible assets).....		2,616		3,139		6,182		5,783		4,934		
Other operating expenses.....		47,876		42,278		90,978		105,893		100,928		
Fee income on mutual funds and annuities.....		31		12		39		95		50		
Memoranda												
Assets under management in proprietary mutual funds and annuities.....		0		0		0		0		0		
Number of equivalent employees		1,417		1,545		1,505		1,702		1,917		
Average personnel expense per employee.....		53.14		49.08		97.53		82.24		85.77		
Average assets per employee.....		8,787.55		8,506.62		8,539.87		7,620.31		6,143.46		
	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct
Analysis Ratios												
Mutual fund fee income / Non-interest income	0.07	2.15	23	0.04	2.20	22	0.05	2.02	22	0.12	2.72	23
Overhead expenses / Net Interest Income + non-interest income	73.82	59.03	94	358.69	63.28	97	216.13	62.28	98	65.06	61.29	69
Percent of Average Assets												
Total overhead expense	2.35	2.24	60	10.58	2.63	96	6.53	2.57	96	2.23	2.69	26
Personnel expense.....	1.21	1.25	46	1.15	1.31	34	1.14	1.30	34	1.08	1.41	21
Net occupancy expense.....	0.33	0.24	84	0.30	0.26	71	0.32	0.26	72	0.29	0.28	57
Other operating expenses.....	0.81	0.73	72	9.12	0.99	96	5.06	0.94	96	0.86	0.97	50
Overhead less non-interest income	1.58	1.10	87	10.12	1.36	96	5.97	1.25	96	1.62	1.32	70
Percent of Adjusted Operating Income (Tax Equivalent)												
Total overhead expense	72.66	58.45	93	352.49	62.83	97	212.63	61.82	98	63.99	60.64	68
Personnel expense.....	37.41	33.10	70	38.46	32.43	85	37.22	32.36	79	31.03	32.39	38
Net occupancy expense.....	10.16	6.33	93	10.15	6.65	93	10.38	6.58	93	8.20	6.52	78
Other operating expenses.....	25.09	18.60	85	303.88	23.06	97	165.03	22.28	98	24.76	21.20	76
Total non-interest income	23.67	28.18	42	15.09	27.40	22	18.06	28.83	29	17.38	29.23	24
Fiduciary activities income	1.66	2.24	48	1.51	2.10	47	1.50	2.09	48	1.33	1.97	47
Service charges on domestic deposit accounts	4.02	3.19	65	3.82	3.35	60	4.08	3.27	65	4.53	3.88	61
Trading revenue.....	1.01	0.72	77	-0.54	1.60	4	0.68	1.28	60	-0.08	1.18	4
Investment banking fees and commissions.....	0.97	2.52	38	0.83	2.64	36	0.85	2.46	37	0.74	3.54	33
Insurance activities revenue.....	2.69	0.37	94	2.94	0.39	92	2.73	0.41	91	2.43	0.47	91
Venture capital revenue.....	0	0.02	44	0	0	48	0	0.01	44	0	0.02	41
Net servicing fees	0.97	0.55	79	0.77	-0.20	88	0.41	0.01	79	0.76	0.28	83
Net securitization income	0	0.01	44	0	0	46	0	0	45	0	0.01	44
Net gain (loss) - sales of loans, OREO, and other assets	4.59	3.83	68	1.82	2.89	52	2.84	3.92	55	2.94	1.86	72
Other non-interest income.....	7.76	9.26	51	3.94	9.31	17	4.96	9.65	25	4.74	10.04	17
Overhead less non-interest income	49	29.94	95	337.40	34.19	97	194.57	31.93	98	46.60	31.06	91
Applicable income taxes / Pretax net operating income (tax equivalent).....	21.72	21.54	48		18.39			18.63		17.09	20.56	21
Applicable income tax + TE / Pretax net operating income + TE	28.25	23.10	92		22.75			21.18		22.76	23.23	43

Note: Taxable-equivalent income items are not presented for a BHC exempt from reporting Y-9C Schedule HI Memorandum Items 1 and 2.

Assets

	Dollar Amount in Thousands						Percent Change	
		06/30/2021	06/30/2020	12/31/2020	12/31/2019	12/31/2018	1-Year	5-Year
Real estate loans	5,617,033	6,646,641	5,973,823	7,193,090	6,443,503	-15.49	22.75	
Commercial and industrial loans	1,383,383	2,193,896	1,909,343	1,796,171	1,912,918	-36.94	32.71	
Loans to individuals	193,517	338,002	259,666	417,970	587,040	-42.75	-51.53	
Loans to depository institutions and acceptances of other banks	0	0	0	0	0			
Agricultural loans	0	0	0	0	0			
Other loans and leases	298,620	264,220	257,034	264,516	196,025	13.02	5842.69	
Less: Unearned income	0	0	0	0	0			
Loans and leases, net of unearned income	7,492,553	9,442,759	8,399,866	9,671,747	9,139,486	-20.65	24.40	
Less: Allowance for loan and lease losses	119,044	139,394	127,302	63,575	61,469	-14.60	187.57	
Net loans and leases	7,373,509	9,303,365	8,272,564	9,608,172	9,078,017	-20.74	23.27	
Debt securities that reprice or mature in over 1 year	2,204,160	1,683,527	2,066,035	1,583,732	1,683,952	30.93	96.37	
Mutual funds and equity securities	15,709	33,263	18,513	41,556	56,638	-52.77	-75.89	
Subtotal	9,593,378	11,020,155	10,357,112	11,233,460	10,818,607	-12.95	33.82	
Interest-bearing bank balances	1,719,955	913,427	1,464,777	411,107	43,725	88.30	11489.21	
Federal funds sold and reverse repos	8,464	28,620	1,879	59,276	38,492	-70.43	501.99	
Debt securities that reprice or mature within 1 year	102,138	109,404	94,288	85,801	89,458	-6.64	474.20	
Trading assets	121,714	198,659	169,459	90,959	46,866	-38.73	126.41	
Total earning assets	11,545,649	12,270,265	12,087,515	11,880,603	11,037,148	-5.91	59.10	
Non-interest-bearing cash and due from depository institutions	98,262	102,105	91,219	105,446	100,972	-3.76	68.45	
Premises, fixed assets, and leases	177,233	191,047	182,814	195,678	106,470	-7.23	106.42	
Other real estate owned	85	517	149	1,734	1,541	-83.56	-92.27	
Investment in unconsolidated subsidiaries	0	0	0	0	0			
Intangible and other assets	458,380	504,519	479,810	1,033,463	969,406	-9.15	-29.83	
Total assets	12,279,479	13,068,341	12,841,403	13,216,924	12,215,537	-6.04	52.44	
Quarterly average assets	12,424,930	13,433,562	12,456,261	13,278,596	12,090,757	-7.51	58.77	
Average loans and leases (YTD)	7,934,925	9,531,044	9,252,398	9,729,930	8,722,450	-16.75	36.90	
Memoranda								
Loans held-for-sale	6,494	72,488	17,748	169,319	96,233	-91.04	-71.07	
Loans not held-for-sale	7,486,059	9,370,271	8,382,118	9,502,428	9,043,253	-20.11	24.76	
Real estate loans secured by 1–4 family	2,069,472	2,917,465	2,404,116	3,437,109	3,265,108	-29.07	-12.65	
Commercial real estate loans	3,546,358	3,725,350	3,567,340	3,751,949	3,178,395	-4.80	60.69	
Construction and land development	437,081	528,913	475,513	449,589	371,067	-17.36	42.44	
Multifamily	518,759	569,972	502,849	628,320	551,487	-8.99	89.85	
Nonfarm nonresidential	2,590,518	2,626,465	2,588,978	2,674,040	2,255,841	-1.37	59.23	
Real estate loans secured by farmland	1,203	3,826	2,367	4,032	0	-68.56		
Total investment securities	2,322,007	1,826,194	2,178,836	1,711,089	1,830,048	27.15	92.64	
U.S. Treasury securities	30,000	25,017	30,000	14,996	0	19.92		
US agency securities (excluding mortgage-backed securities)	20,954	24,921	23,790	26,192	8,354	-15.92	550.54	
Municipal securities	377,091	360,342	347,962	381,798	395,666	4.65	54.88	
Mortgage-backed securities	1,827,072	1,289,616	1,698,516	1,129,942	1,249,403	41.68	114.33	
Asset-backed securities	24	26	25	26	30	-7.69	-98.49	
Other debt securities	51,157	93,009	60,030	116,579	119,957	-45.00	29.54	
Mutual funds and equity securities	15,709	33,263	18,513	41,556	56,638	-52.77	-75.89	
Available-for-sale securities	1,640,512	1,458,036	1,695,232	1,311,555	1,399,647	12.52	52.84	
U.S. Treasury securities	30,000	25,017	30,000	14,996	0	19.92		
US agency securities (excluding mortgage-backed securities)	20,954	24,921	23,790	26,192	8,354	-15.92	550.54	
Municipal securities	85,641	110,131	97,803	110,137	111,206	-22.24	-23.25	
Mortgage-backed securities	1,452,760	1,204,958	1,483,609	1,043,651	1,160,130	20.57	70.44	
Asset-backed securities	0	0	0	0	0		-100.00	
Other debt securities	51,157	93,009	60,030	116,579	119,957	-45.00	29.54	
Mutual funds and equity securities	0	0	0	0	0		-100.00	
Held-to-maturity securities appreciation (depreciation)	19,584	25,289	26,764	15,127	-2,539	-22.56	105.41	
Available-for-sale securities appreciation (depreciation)	20,293	43,488	41,255	14,138	-21,626	-53.34	-37.95	
Structured notes, fair value	0	0	0	0	0			
Pledged securities	347,005	664,591	582,785	347,815	1,123,548	-47.79	-58.56	

Liabilities and Changes in Capital

Dollar Amount in Thousands	06/30/2021	06/30/2020	12/31/2020	12/31/2019	12/31/2018	Percent Change	
						1-Year	5-Year
Demand deposits	2,951,881	2,576,864	2,594,152	1,887,126	1,605,065	14.55	178.77
NOW, ATS and transaction accounts	1,806,246	1,453,397	1,114,865	1,492,569	1,122,321	24.28	266.40
Time deposits less brokered deposits < \$250K	1,244,919	1,579,295	1,379,623	1,731,547	1,368,224	-21.17	
MMDA and other savings accounts	3,714,626	3,457,940	4,579,938	3,369,890	2,969,676	7.42	82.12
Other non-interest-bearing deposits	0	0	0	0	0	0	
Core deposits	9,717,672	9,067,496	9,668,578	8,481,132	7,065,286	7.17	134.72
Time deposits of \$250K or more	474,433	627,112	556,285	656,461	507,528	-24.35	
Foreign deposits	0	0	0	0	0	0	
Federal funds purchased and repos	0	0	0	0	0	0	
Secured federal funds purchased	0	0	0	0	0	0	
Commercial paper	0	0	0	0	0	0	
Other borrowings w/remaining maturity of 1 year or less	199,959	510,858	406,015	431,897	1,268,881	-60.86	-83.29
Other borrowings w/remaining maturity over 1 year	100,676	298,053	155,307	390,222	170,403	-66.22	118.83
Brokered deposits < \$250K	358,411	1,084,314	610,644	1,201,360	1,411,965	-66.95	
Noncore funding	1,133,479	2,520,337	1,728,251	2,679,940	3,358,777	-55.03	-59.42
Trading liabilities	47,591	78,373	66,423	81,001	34,211	-39.28	12.35
Subordinated notes and debentures + trust preferred securities	97,396	97,164	97,281	97,049	89,518	0.24	9.35
Other liabilities	107,952	140,832	93,097	119,238	114,827	-23.35	61.27
Total liabilities	11,104,090	11,904,202	11,653,630	11,458,360	10,662,619	-6.72	55.70
Equity Capital							
Perpetual preferred stock (including surplus)	68	70	68	70	70	-2.86	
Common stock	528	525	528	523	466	0.57	63.98
Common surplus	1,423,015	1,447,980	1,427,171	1,462,998	1,285,570	-1.72	91.06
Retained earnings	-210,994	-257,352	-233,344	361,082	308,837		
Accumulated other comprehensive income	14,772	33,239	30,871	11,993	-13,470	-55.56	44.64
Other equity capital components	-52,000	-60,323	-37,521	-78,102	-28,555		
Total holding company equity capital	1,175,389	1,164,139	1,187,773	1,758,564	1,552,918	0.97	27.29
Noncontrolling (minority) interest in subsidiaries	0	0	0	0	0	0	
Total equity capital, including minority interest	1,175,389	1,164,139	1,187,773	1,758,564	1,552,918	0.97	27.29
Total liabilities and capital	12,279,479	13,068,341	12,841,403	13,216,924	12,215,537	-6.04	52.44
Memoranda							
Non-interest-bearing deposits	2,951,881	2,576,864	2,594,152	1,887,126	1,605,065	14.55	178.77
Interest-bearing deposits	7,598,635	8,202,058	8,241,355	8,451,827	7,379,714	-7.36	64.06
Total deposits	10,550,516	10,778,922	10,835,507	10,338,953	8,984,779	-2.12	85.40
Long-term debt that reprices within 1 year	10,000	10,000	10,000	9,942	0	0.00	-9.09
Changes in Holding Company Equity Capital							
Equity capital, previous year-end as amended	1,187,773	1,758,564	1,758,564	1,552,918	1,496,264		
Accounting restatements	0	-24,380	-24,380	0	0		
Net income	34,667	-569,251	-533,017	97,450	105,765		
Net sale of new perpetual preferred stock	0	0	0	0	0		
Net sale of new common stock	2,022	2,838	4,765	3,875	4,047		
Sale of treasury stock	0	0	0	0	0		
Less: Purchase of treasury stock	20,750	473	473	52,746	0		
Changes incident to business combinations	0	0	0	176,711	0		
Less: Dividends declared	12,224	24,405	36,564	45,107	40,884		
Change in other comprehensive income	-16,099	21,246	18,878	25,463	-12,274		
Changes in debit to ESOP liability	0	0	0	0	0		
Other adjustments to equity capital	0	0	0	0	0		
Holding company equity capital, ending balance	1,175,389	1,164,139	1,187,773	1,758,564	1,552,918		

Percent Composition of Assets

	06/30/2021			06/30/2020			12/31/2020			12/31/2019			12/31/2018		
	BHC	Peer # 1	Pct												
Percent of Total Assets															
Real estate loans	45.74	36.32	74	50.86	36.22	80	46.52	36.22	69	54.42	37.78	76	52.75	37.19	73
Commercial and industrial loans	11.27	12.25	50	16.79	14.99	60	14.87	13.52	58	13.59	12.02	61	15.66	12.85	66
Loans to individuals	1.58	3.48	52	2.59	3.53	57	2.02	3.40	55	3.16	4.20	56	4.81	4.31	62
Loans to depository institutions and acceptances of other banks	0	0.01	32	0	0.04	28	0	0.03	31	0	0.04	29	0	0.05	28
Agricultural loans.....	0	0.21	12	0	0.20	11	0	0.19	11	0	0.24	11	0	0.30	12
Other loans and leases.....	2.43	4.22	38	2.02	4.66	28	2	4.63	27	2	5.01	26	1.60	5	22
Net loans and leases.....	60.05	59.81	48	71.19	63.21	71	64.42	61.58	50	72.70	63.77	72	74.32	63.98	78
Debt securities over 1 year.....	17.95	17.61	55	12.88	14.01	41	16.09	15.55	55	11.98	14.60	34	13.79	14.63	48
Mutual funds and equity securities	0.13	0.06	78	0.25	0.05	93	0.14	0.05	81	0.31	0.06	92	0.46	0.06	96
Subtotal	78.13	78.32	37	84.33	78.43	68	80.65	78.16	50	84.99	79.65	62	88.56	79.97	85
Interest-bearing bank balances	14.01	9.11	78	6.99	6.78	53	11.41	7.51	78	3.11	3.06	59	0.36	3.04	10
Federal funds sold and reverse repos	0.07	0.52	69	0.22	0.86	77	0.01	0.82	63	0.45	1.57	75	0.32	1.66	70
Debt securities 1 year or less	0.83	1.53	40	0.84	1.83	40	0.73	1.68	34	0.65	1.91	33	0.73	1.96	35
Trading assets	0.99	0.60	80	1.52	1.09	78	1.32	1.01	81	0.69	1.19	75	0.38	1.33	73
Total earning assets.....	94.02	91.43	78	93.89	90.72	85	94.13	91.05	88	89.89	89.53	53	90.35	89.74	59
Non-interest cash and due from depository institutions.....	0.80	1.01	34	0.78	1.08	27	0.71	1.07	21	0.80	1.14	23	0.83	1.21	24
Other real estate owned.....	0	0.02	20	0	0.03	25	0	0.02	20	0.01	0.03	38	0.01	0.04	31
All other assets.....	5.18	7.50	23	5.33	8.16	17	5.16	7.82	18	9.31	9.27	52	8.82	8.98	47
Memoranda															
Short-term investments	14.91	12.01	71	8.05	10.58	44	12.16	11.17	66	4.21	7.63	47	1.41	7.80	14
U.S. Treasury securities.....	0.24	1.08	50	0.19	0.92	52	0.23	0.84	59	0.11	1.03	45	0	1.04	14
US agency securities (excluding mortgage-backed securities)	0.17	0.77	39	0.19	0.48	47	0.19	0.63	44	0.20	0.54	48	0.07	0.69	30
Municipal securities	3.07	1.72	77	2.76	1.45	77	2.71	1.69	70	2.89	1.34	78	3.24	1.62	77
Mortgage-backed securities	14.88	12.97	61	9.87	11.11	43	13.23	11.75	56	8.55	11.44	34	10.23	11.13	48
Asset-backed securities	0	0.38	52	0	0.27	50	0	0.32	49	0	0.28	50	0	0.33	52
Other debt securities	0.42	0.52	59	0.71	0.39	76	0.47	0.42	65	0.88	0.39	79	0.98	0.41	81
Loans held-for-sale.....	0.05	0.42	31	0.55	0.48	66	0.14	0.52	34	1.28	0.39	86	0.79	0.30	83
Loans held for investment	60.96	59.85	50	71.70	63.46	71	65.27	61.72	54	71.90	63.50	72	74.03	63.93	78
Real estate loans secured by 1–4 family	16.85	11.69	73	22.32	12.29	89	18.72	11.91	79	26.01	13.29	90	26.73	13.46	92
Revolving	2.42	1.45	71	2.78	1.80	68	2.53	1.66	67	2.88	2.07	65	3.09	2.27	68
Closed-end, secured by first liens	14.12	9.84	73	19.11	9.99	87	15.83	9.81	81	22.64	10.69	89	23.11	10.57	92
Closed-end, secured by junior liens	0.32	0.20	81	0.44	0.26	81	0.37	0.22	79	0.49	0.28	80	0.53	0.31	77
Commercial real estate loans	28.88	22.48	63	28.51	21.90	64	27.78	22.22	62	28.39	22.23	57	26.02	21.58	54
Construction and land development	3.56	3.35	55	4.05	3.32	61	3.70	3.40	58	3.40	3.44	54	3.04	3.51	49
Multifamily.....	4.22	3.31	69	4.36	3.07	73	3.92	3.12	68	4.75	3.01	76	4.51	2.72	82
Nonfarm nonresidential	21.10	14.81	73	20.10	14.50	67	20.16	14.72	68	20.23	14.69	65	18.47	14.44	62
Real estate loans secured by farmland.....	0.01	0.34	29	0.03	0.33	37	0.02	0.33	34	0.03	0.36	38	0	0.41	9

Loan Mix and Analysis of Concentrations of Credit

	06/30/2021			06/30/2020			12/31/2020			12/31/2019			12/31/2018		
	BHC	Peer # 1	Pct												
	74.97	59.66	78	70.39	55.37	75	71.12	57.15	72	74.37	57.46	73	70.50	56.49	68
Loan Mix, Percent of Gross Loans and Leases															
Real estate loans	74.97	59.66	78	70.39	55.37	75	71.12	57.15	72	74.37	57.46	73	70.50	56.49	68
Real estate loans secured by 1–4 family.....	27.62	19.82	73	30.90	19.50	85	28.62	19.43	82	35.54	20.75	90	35.73	21.10	90
Revolving	3.97	2.42	71	3.84	2.79	64	3.87	2.64	65	3.93	3.15	61	4.13	3.50	60
Closed-end.....	23.65	17.22	75	27.05	16.49	86	24.76	16.59	80	31.61	17.39	88	31.60	17.39	89
Commercial real estate loans	47.33	36.54	65	39.45	32.96	60	42.47	34.63	62	38.79	33.52	53	34.78	32.14	50
Construction and land development.....	5.83	5.50	56	5.60	4.97	60	5.66	5.26	58	4.65	5.09	53	4.06	5.20	47
1–4 family.....	0.04	1.11	14	0.15	0.93	22	0.07	0.93	18	0.18	0.94	30	0.59	1.02	47
Other.....	5.79	4.33	66	5.45	3.90	70	5.60	4.19	67	4.47	4.02	61	3.47	4.05	51
Multifamily.....	6.92	5.34	69	6.04	4.72	67	5.99	4.96	67	6.50	4.69	72	6.03	4.10	77
Nonfarm nonresidential	34.57	24.14	76	27.81	21.76	65	30.82	22.93	69	27.65	22.15	63	24.68	21.40	54
Owner-occupied.....	7.98	8.14	52	6.29	7.38	42	7.07	7.68	51	6.88	7.72	48	6.15	8.03	41
Other.....	26.59	15.71	88	21.52	14.16	78	23.75	14.95	81	20.77	14.34	72	18.53	13.38	68
Real estate loans secured by farmland.....	0.02	0.59	28	0.04	0.52	35	0.03	0.54	34	0.04	0.55	36	0	0.63	9
Loans to depository institutions and acceptances of other banks.....	0	0.03	32	0	0.07	28	0	0.06	31	0	0.11	29	0	0.12	28
Commercial and industrial loans	18.46	20.98	50	23.23	23.90	50	22.73	22.17	55	18.57	19.53	51	20.93	20.32	60
Loans to individuals	2.58	6.28	51	3.58	6.11	54	3.09	6.13	53	4.32	7.13	53	6.42	7.36	60
Credit card loans	0	0.51	48	0	0.64	46	0	0.65	48	0	0.81	46	0	1.02	43
Agricultural loans.....	0	0.37	12	0	0.31	11	0	0.32	11	0	0.37	11	0	0.46	12
Other loans and leases.....	3.99	8.03	41	2.80	8.93	28	3.06	9.09	27	2.73	9.85	25	2.14	9.66	21
Loans and Leases, Percent of Tier 1 Capital + ALLL (CECL transition adjusted)															
Real estate loans	443.14	383.17	55	529.43	392.62	75	471.01	381.27	67	576.60	391.26	82	582.93	379.80	82
Real estate loans secured by 1–4 family.....	163.27	124.52	70	232.39	133.24	86	189.56	125.03	76	275.52	138.18	91	295.39	137.84	93
Revolving	23.44	15.53	68	28.91	19.64	68	25.60	17.42	67	30.47	21.26	67	34.14	23.33	69
Closed-end.....	139.83	107.53	70	203.47	112.01	87	163.96	106.14	78	245.05	115.20	91	261.25	112.79	92
Commercial real estate loans	279.78	238.21	60	296.74	237.30	59	281.27	234.65	56	300.76	229.44	61	287.54	219.72	60
Construction and land development.....	34.48	35.52	53	42.13	35.78	61	37.49	35.62	57	36.04	34.95	55	33.57	35.36	51
1–4 family.....	0.23	7.06	12	1.15	6.74	26	0.43	6.34	18	1.38	6.61	33	4.88	7.04	53
Other.....	34.25	28.07	64	40.98	27.86	69	37.06	28.16	65	34.66	27.32	63	28.69	27.26	55
Multifamily.....	40.93	34.78	68	45.40	33.28	73	39.65	32.74	70	50.37	31.04	81	49.89	27.85	84
Nonfarm nonresidential	204.37	157.17	66	209.21	157.33	62	204.13	155.06	63	214.35	152.10	66	204.08	147.22	64
Owner-occupied.....	47.17	52.65	49	47.32	53.29	49	46.82	52.37	48	53.35	53.07	55	50.85	54.89	54
Other.....	157.20	102.08	79	161.89	101.60	76	157.31	100.54	75	161.01	97.41	75	153.23	91.80	77
Real estate loans secured by farmland.....	0.09	3.59	29	0.30	3.50	37	0.19	3.44	34	0.32	3.60	37	0	4.02	9
Loans to depository institutions and acceptances of other banks.....	0	0.18	32	0	0.38	28	0	0.28	31	0	0.44	29	0	0.54	28
Commercial and industrial loans	109.14	127.07	45	174.75	159.86	55	150.54	139.91	54	143.98	122.02	63	173.06	128.82	71
Loans to individuals	15.27	35.29	51	26.92	38.40	57	20.47	37.47	53	33.50	43.51	57	53.11	42.67	65
Credit card loans	0.01	2.61	48	0.01	3.43	47	0.01	3.30	49	0.01	4.34	46	0.01	5.31	44
Agricultural loans.....	0	2.01	12	0	2.03	11	0	1.88	11	0	2.18	11	0	2.72	12
Other loans and leases.....	23.56	46.75	35	21.05	51.14	27	20.27	49.54	28	21.20	52.44	26	17.73	51.79	22
Supplemental															
Non-owner occupied CRE loans / Gross loans	39.35	28.84	75	33.16	26.07	70	35.40	27.32	70	31.91	26.45	61	28.63	24.79	54
Non-owner occupied CRE loans / Tier 1 capital + ALLL (CECL transition adjusted)	232.61	187.37	63	249.42	186.18	68	234.45	183.76	63	247.41	178.57	69	236.69	167.93	70
Total CRE loans / Tier 1 capital + ALLL (CECL transition adjusted)	279.78	244.59	55	296.74	244.21	55	281.27	240.85	53	300.76	236.10	59	287.54	225.98	58

Liquidity and Funding

	06/30/2021			06/30/2020			12/31/2020			12/31/2019			12/31/2018		
	BHC	Peer # 1	Pct												
Percent of Total Assets															
Short-term investments	14.91	12.01	71	8.05	10.58	44	12.16	11.17	66	4.21	7.63	47	1.41	7.80	14
Liquid assets	31.16	28.17	59	19.76	24.60	42	27.10	26.22	58	13.91	22.44	25	12.18	22.72	16
Investment securities	18.91	19.64	50	13.97	16.55	38	16.97	17.85	47	12.95	16.99	32	14.98	17.27	41
Net loans and leases	60.05	59.81	48	71.19	63.21	71	64.42	61.58	50	72.70	63.77	72	74.32	63.98	78
Net loans, leases and standby letters of credit	60.06	60.62	46	71.22	64.12	69	64.54	62.48	48	72.72	64.84	69	74.36	65.07	77
Core deposits	79.14	74.75	57	69.39	68.08	44	75.29	70.67	51	64.17	63.09	39	57.84	62.13	29
Noncore funding	9.23	10.89	53	19.29	16.68	69	13.46	14.13	62	20.28	19.36	65	27.50	21.34	73
Time deposits of \$250K or more	3.86	1.81	87	4.80	2.56	83	4.33	2.11	88	4.97	2.94	83	4.15	2.89	77
Foreign deposits	0	0.35	39	0	0.41	38	0	0.36	39	0	0.43	38	0	0.47	38
Federal funds purchased and repos	0	1.20	11	0	1.49	9	0	1.47	10	0	1.94	9	0	1.97	7
Secured federal funds purchased	0	0	49	0	0	48	0	0	48	0	0	49	0	0	49
Net federal funds purchased (sold)	-0.07	0.52	18	-0.22	0.52	14	-0.01	0.54	19	-0.45	0.48	14	-0.32	0.54	14
Commercial paper	0	0.01	45	0	0.01	44	0	0.01	44	0	0.02	45	0	0.02	44
Other borrowings w/remaining maturity of 1 year or less	1.63	0.99	68	3.91	2.06	78	3.16	1.24	83	3.27	3.01	55	10.39	3.67	91
Earning assets that reprice within 1 year	46.95	38.93	71	38.28	39.71	43	41.75	39.38	51	36.44	39.29	38	33.79	40.29	27
Interest-bearing liabilities that reprice within 1 year	12.38	7.04	84	17.69	9.42	84	13.07	8.20	79	20.69	10.19	87	17.54	10.01	84
Long-term debt that reprices within 1 year	0.08	0.26	63	0.08	0.56	57	0.08	0.47	56	0.08	0.96	52	0	1.34	25
Net assets that reprice within 1 year	34.49	30.25	57	20.51	28.34	28	28.60	29.11	44	15.67	26.63	21	16.25	27.38	26
Other Liquidity and Funding Ratios															
Net noncore funding dependence	-7.27	-1.82	31	13.33	6.94	71	1.62	3.20	49	18.90	14.45	68	29.46	16.62	81
Net short-term noncore funding dependence	-10.27	-8.21	39	7.30	-2.29	80	-3.80	-4.76	50	12.22	3.38	76	23.23	4.66	94
Short-term investment / Short-term noncore funding	216.62	284.81	56	56.66	138.95	23	133.70	184.19	48	28.83	77.77	39	6.39	66.46	6
Liquid assets - short-term noncore funding / Nonliquid assets	35.27	34.02	56	6.93	23.27	24	24.70	28.18	51	-0.80	16.97	16	-11.16	16.04	8
Net loans and leases / Total deposits	69.89	74.66	37	86.31	82.84	56	76.35	79.43	39	92.93	90.31	53	101.04	90.08	83
Net loans and leases / Core deposits	75.88	81.17	44	102.60	93.70	73	85.56	88.34	52	113.29	103.93	74	128.49	105	84
Held-to-maturity securities appreciation (depreciation) / Tier 1 capital	1.67	0.84	78	2.21	1.82	64	2.29	1.57	71	1.28	0.72	77	-0.24	-0.82	56
Available-for-sale securities appreciation (depreciation) / Tier 1 capital	1.73	1.94	53	3.80	4.82	46	3.53	4.31	50	1.19	1.36	51	-2.07	-1.98	48
Structured notes appreciation (depreciation) / Tier 1 capital	0.01			0			0.02			0			-0.05		
Percent of Investment Securities															
Held-to-maturity securities	28.67	13.42	75	18.34	12.14	66	21.35	11.38	71	20.92	12.67	64	20.42	16.19	60
Available-for-sale securities	70.65	84.66	25	79.84	85.75	33	77.80	87.23	27	76.65	85.40	30	76.48	81.88	35
U.S. Treasury securities	1.29	5.52	46	1.37	5.43	51	1.38	4.72	57	0.88	6.15	47	0	6.99	14
US agency securities (excluding mortgage-backed securities)	0.90	4.50	41	1.36	3.23	47	1.09	4.01	45	1.53	3.49	49	0.46	4.02	32
Municipal securities	16.24	8.87	75	19.73	9.39	78	15.97	9.83	74	22.31	7.75	84	21.62	9.16	83
Mortgage-backed securities	78.69	66.59	67	70.62	67.27	53	77.96	66.64	64	66.04	67.43	44	68.27	65.45	50
Asset-backed securities	0	2.05	52	0	1.68	50	0	1.91	49	0	1.66	49	0	2.05	52
Other debt securities	2.20	3.17	56	5.09	2.93	76	2.76	3.01	62	6.81	2.94	81	6.55	2.79	80
Mutual funds and equity securities	0.68	0.32	79	1.82	0.37	92	0.85	0.35	79	2.43	0.40	96	3.09	0.42	95
Debt securities 1 year or less	4.40	8.69	38	5.99	11.75	33	4.33	10.55	28	5.01	11.86	32	4.89	11.91	33
Debt securities 1 to 5 years	0.93	17.05	4	1.17	18.03	8	0.57	17.03	4	5.78	17.94	32	2.78	19.18	18
Debt securities over 5 years	93.99	72.17	92	91.02	66.01	88	94.25	69.86	90	86.78	66.02	76	89.24	64.73	83
Pledged securities	14.94	33.87	25	36.39	37.40	45	26.75	35.67	37	20.33	30.57	42	61.39	33.30	83
Structured notes, fair value	0	0.03	41	0	0.02	42	0	0.02	42	0	0.03	42	0	0.04	41
Percent Change from Prior Like Quarter															
Short-term investments	74.10	51.37	66	354.83	146.89	84	180.65	183.32	62	223.97	26.69	95	-12.66	6.77	23
Investment securities	27.15	33.34	51	-0.43	14.17	25	27.34	23.62	67	-6.50	11.75	11	0.38	9.42	35
Core deposits	7.17	16.88	13	13.18	25.99	11	14	26.88	11	20.04	11.23	79	-0.30	7.29	16
Noncore funding	-55.03	-23.76	9	-29.15	-2.41	12	-35.51	-12.18	23	-20.21	6.59	14	23.29	10.67	76

Derivatives and Off-Balance-Sheet Transactions

Dollar Amount in Thousands	06/30/2021	06/30/2020	12/31/2020	12/31/2019	12/31/2018
Loan commitments (reported semiannually, June/Dec)	1,993,372	1,693,729	1,744,063	1,819,746	1,789,849
Commit: Secured commercial real estate loans	537,430	328,990	381,531	440,599	481,599
Commit: Unsecured real estate loans	0	0	0	0	0
Credit card lines (reported semiannually, June/Dec)	0	0	0	0	0
Securities underwriting	0	0	0	0	0
Standby letters of credit	1,226	3,400	14,984	3,356	5,730
Commercial and similar letters of credit	107,143	13,839	19,431	12,321	13,066
Securities lent	0	0	0	0	0
Credit derivatives - notional amount (holding company as guarantor)	131,636	130,670	83,161	138,631	0
Credit derivatives - notional amount (holding company as beneficiary)	221,838	196,210	243,701	176,509	0
Credit derivative contracts w/ purchased credit protection-investment grade	0	0	0	0	0
Credit derivative contracts w/ purchased credit protection-noninvest grade	131,636	130,670	83,161	138,631	0
Derivative Contracts					
Interest rate futures and forward contracts	3,664	31,123	11,544	237,412	190,807
Written options contracts (interest rate)	29,832	68,726	50,789	168,997	165,079
Purchased options contracts (interest rate)	10,690	0	10,690	0	0
Interest rate swaps	3,526,889	3,455,322	3,478,611	3,349,181	2,947,685
Futures and forward foreign exchange	0	0	0	0	0
Written options contracts (foreign exchange)	0	0	0	0	0
Purchased options contracts (foreign exchange)	0	0	0	0	0
Foreign exchange rate swaps	0	0	0	0	0
Commodity and other futures and forward contracts	0	0	0	0	0
Written options contracts (commodity and other)	0	0	0	0	0
Purchased options contracts (commodity and other)	0	0	0	0	0
Commodity and other swaps	0	0	0	0	0

	BHC	Peer # 1	Pct												
Percent of Total Assets															
Loan commitments (reported semiannually, June/Dec)	16.23	22.45	29	12.96	21.74	17	13.58	22.01	20	13.77	23.52	17	14.65	24.05	21
Standby letters of credit	0.01	0.67	3	0.03	0.72	6	0.12	0.71	9	0.03	0.84	7	0.05	0.92	7
Commercial and similar letters of credit	0.87	0.02	98	0.11	0.02	92	0.15	0.02	94	0.09	0.02	90	0.11	0.02	90
Securities lent	0	0.12	41	0	0.17	41	0	0.18	40	0	0.40	39	0	0.62	39
Credit derivatives - notional amount (holding company as guarantor)	1.07	0.25	87	1	0.39	85	0.65	0.35	75	1.05	0.42	84	0	0.52	27
Credit derivatives - notional amount (holding company as beneficiary)	1.81	0.19	93	1.50	0.33	91	1.90	0.30	93	1.34	0.52	89	0	0.75	29
Credit derivative contracts w/ purchased credit protection-investment grade	0	0.18	34	0	0.22	34	0	0.25	34	0	0.30	33	0	0.52	32
Credit derivative contracts w/ purchased credit protection-noninvest grade	1.07	0.14	90	1	0.36	88	0.65	0.30	83	1.05	0.45	87	0	0.69	34
Derivative contracts	29.08	49.75	66	27.20	51.68	62	27.66	48.62	62	28.42	68.47	58	27.04	65.81	60
Interest rate contracts	29.08	35.96	68	27.20	36.85	64	27.66	34.36	65	28.42	47.31	62	27.04	43.84	63
Interest rate futures and forward contracts	0.03	5.17	33	0.24	9.28	37	0.09	6.21	31	1.80	10.67	71	1.56	11.40	73
Written options contracts (interest rate)	0.24	1.82	34	0.53	2.30	40	0.40	2.18	37	1.28	2.47	66	1.35	2.16	69
Purchased options contracts (interest rate)	0.09	1.33	50	0	1.51	23	0.08	1.46	48	0	2.65	22	0	2.32	23
Interest rate swaps	28.72	20.67	77	26.44	22.27	70	27.09	20.83	73	25.34	28.86	69	24.13	26.74	73
Foreign exchange contracts	0	6.16	25	0	5.77	24	0	6.01	25	0	10.12	22	0	10.92	21
Futures and forward foreign exchange contracts	0	3.93	26	0	3.58	25	0	3.47	25	0	5.23	23	0	5.22	23
Written options contracts (foreign exchange)	0	0.04	41	0	0.03	40	0	0.03	40	0	0.05	39	0	0.14	37
Purchased options contracts (foreign exchange)	0	0.04	41	0	0.03	41	0	0.04	40	0	0.08	39	0	0.13	37
Foreign exchange rate swaps	0	0.73	39	0	0.74	38	0	0.77	39	0	2.03	38	0	2.17	37
Equity, commodity, and other derivative contracts	0	0.86	34	0	1.80	32	0	1.86	32	0	3.32	31	0	4.08	31
Commodity and other futures and forward contracts	0	0.07	43	0	0.14	42	0	0.14	42	0	0.19	40	0	0.25	39
Written options contracts (commodity and other)	0	0.29	38	0	0.54	35	0	0.52	36	0	0.98	35	0	1.48	34
Purchased options contracts (commodity and other)	0	0.19	38	0	0.38	35	0	0.37	36	0	0.94	34	0	1.29	34
Commodity and other swaps	0	0.29	37	0	0.30	35	0	0.32	36	0	0.38	35	0	0.40	35
Percent of Average Loans and Leases															
Loan commitments (reported semiannually, June/Dec)	25.12	42.93	25	17.77	41.55	11	18.85	42.82	12	18.70	45.53	14	20.52	44.93	17

Derivative Instruments

Dollar Amount in Thousands	06/30/2021	06/30/2020	12/31/2020	12/31/2019	12/31/2018
Notional Amount					
Derivative contracts	3,571,075	3,555,171	3,551,634	3,755,590	3,303,571
Interest rate contracts	3,571,075	3,555,171	3,551,634	3,755,590	3,303,571
Foreign exchange contracts	0	0	0	0	0
Equity, commodity, and other contracts	0	0	0	0	0
Derivatives Position					
Futures and forwards	3,664	31,123	11,544	237,412	190,807
Written options	29,832	68,726	50,789	168,997	165,079
Exchange-traded	0	0	0	0	0
Over-the-counter	29,832	68,726	50,789	168,997	165,079
Purchased options	10,690	0	10,690	0	0
Exchange-traded	0	0	0	0	0
Over-the-counter	10,690	0	10,690	0	0
Swaps	3,526,889	3,455,322	3,478,611	3,349,181	2,947,685
Held for trading	3,571,075	3,555,171	3,551,634	3,755,590	3,059,765
Interest rate contracts	3,571,075	3,555,171	3,551,634	3,755,590	3,059,765
Foreign exchange contracts	0	0	0	0	0
Equity, commodity, and other contracts	0	0	0	0	0
Non-traded	0	0	0	0	243,806
Interest rate contracts	0	0	0	0	243,806
Foreign exchange contracts	0	0	0	0	0
Equity, commodity, and other contracts	0	0	0	0	0
Derivative contracts (excluding futures and FX 14 days or less)	3,715,266	3,628,914	3,597,742	3,515,146	2,725,259
One year or less	127,406	84,629	121,080	121,818	98,747
Over 1 year to 5 years	1,611,057	1,644,683	1,639,731	1,400,965	988,002
Over 5 years	1,976,803	1,899,602	1,836,931	1,992,363	1,638,510
Gross negative fair value (absolute value)	47,591	78,373	66,423	81,001	34,211
Gross positive fair value	112,861	189,140	159,751	80,190	35,891
Held for trading	112,861	189,140	159,751	80,190	35,654
Non-traded	0	0	0	0	237
Current credit exposure on risk-based capital derivative contracts	0	0	0	0	0
Credit losses on derivative contracts	0	0	0	0	0
Past Due Derivative Instruments Fair Value					
30-89 days past due	0	0	0	0	0
90+ days past due	0	0	0	0	0

Derivatives Analysis

	06/30/2021			06/30/2020			12/31/2020			12/31/2019			12/31/2018		
	BHC	Peer # 1	Pct												
Percent of Notional Amount															
Interest rate contracts	100	94.09	76	100	95.13	78	100	94.10	77	100	93.44	80	100	92.91	80
Foreign exchange contracts	0	3.27	25	0	2.75	24	0	3.49	25	0	3.20	22	0	3.39	21
Equity, commodity, and other contracts	0	1.17	34	0	1.12	32	0	1.17	32	0	1.64	31	0	1.93	30
Futures and forwards	0.10	12.57	21	0.88	12.99	20	0.33	14.05	17	6.32	13.49	45	5.78	12.78	47
Written options	0.84	7.49	23	1.93	8.37	29	1.43	8.18	28	4.50	5.91	55	5	6.60	57
Exchange-traded	0	0.11	42	0	0.13	40	0	0.14	40	0	0.15	42	0	0.23	39
Over-the-counter	0.84	7.20	23	1.93	7.94	32	1.43	7.73	31	4.50	5.10	59	5	5.49	60
Purchased options	0.30	3.44	46	0	3.38	18	0.30	3.42	46	0	4.42	18	0	4.19	18
Exchange-traded	0	0.12	40	0	0.14	40	0	0.15	40	0	0.28	39	0	0.32	37
Over-the-counter	0.30	3.04	48	0	2.87	20	0.30	2.86	50	0	3.35	18	0	3.20	20
Swaps	98.76	71.23	86	97.19	69.92	83	97.94	68.76	86	89.18	69.75	66	89.23	70.34	64
Held for trading	100	40.60	96	100	43.50	96	100	43.53	96	100	44.16	97	92.62	46.31	74
Interest rate contracts	100	34.42	96	100	37.56	97	100	36.62	96	100	37.24	97	92.62	38.40	88
Foreign exchange contracts	0	1.57	33	0	1.40	31	0	1.60	32	0	1.60	30	0	1.85	29
Equity, commodity, and other contracts	0	0.58	40	0	0.71	37	0	0.68	38	0	0.83	36	0	1.14	35
Non-traded	0	59.40	3	0	56.50	3	0	56.47	3	0	55.84	2	7.38	53.69	25
Interest rate contracts	0	56.19	4	0	54.31	3	0	53.82	3	0	52.22	2	7.38	50.60	26
Foreign exchange contracts	0	0.38	33	0	0.28	34	0	0.46	34	0	0.34	33	0	0.57	32
Equity, commodity, and other contracts	0	0.13	38	0	0.10	37	0	0.10	37	0	0.13	38	0	0.16	38
Derivative contracts (excluding futures and forex 14 days or less)	104.04	91.87	86	102.07	89.91	85	101.30	91.48	83	93.60	93.86	33	82.49	94.47	19
One year or less	3.57	28.05	21	2.38	30.94	13	3.41	32.05	15	3.24	32.17	15	2.99	32.51	15
Over 1 year to 5 years	45.11	26.03	73	46.26	27.26	81	46.17	27.06	79	37.30	30.45	61	29.91	31.16	48
Over 5 years	55.36	30.08	76	53.43	28.48	78	51.72	29.56	75	53.05	28.09	76	49.60	28.71	72
Gross negative fair value (absolute value)	1.33	1.25	60	2.20	1.76	66	1.87	1.55	67	2.16	0.83	92	1.04	0.72	74
Gross positive fair value	3.16	1.68	93	5.32	2.69	92	4.50	2.23	96	2.14	1.19	86	1.09	0.85	71
Percent of Tier 1 Capital															
Gross negative fair value, absolute value (X)	0.04	0.05	67	0.07	0.07	68	0.06	0.07	69	0.07	0.06	84	0.03	0.06	74
Gross positive fair value (X)	0.10	0.07	77	0.17	0.11	77	0.14	0.09	80	0.07	0.07	77	0.03	0.06	72
Held for trading (X)	0.10	0.05	83	0.17	0.08	83	0.14	0.07	83	0.07	0.06	82	0.03	0.05	76
Non-traded (X)	0	0.01	5	0	0.02	7	0	0.02	4	0	0.01	5	0	0.01	15
Current credit exposure (X)	0	0.05	5	0	0.08	5	0	0.06	5	0	0.05	4	0	0.04	4
Credit losses on derivative contracts	0	0	45	0	0	45	0	0	43	0	0	45	0	0	47
Past Due Derivative Instruments Fair Value															
30-89 days past due	0	0	47	0	0	45	0	0	46	0	0	47	0	0	47
90+ days past due	0	0	46	0	0	48	0	0	47	0	0	48	0	0	48
Other Ratios															
Current credit exposure / Risk-weighted assets	0	0.63	5	0	1.03	5	0	0.85	5	0	0.73	4	0	0.53	4

Allowance and Net Loan and Lease Losses

Dollar Amount in Thousands	06/30/2021	06/30/2020	12/31/2020	12/31/2019	12/31/2018
Change: Allowance for Loan and Lease Losses excluding ATTR					
Beginning balance	127,302	63,575	63,575	61,469	51,834
Gross losses	18,708	31,632	57,721	36,553	18,011
Write-downs, transfers to loans held-for-sale	0	0	0	0	0
Recoveries	3,976	5,217	8,005	3,240	2,195
Net losses	14,732	26,415	49,716	33,313	15,816
Provision for loan and lease losses	6,474	64,874	76,083	35,419	25,451
Adjustments	0	37,360	37,360	0	0
Ending balance	119,044	139,394	127,302	63,575	61,469
Memo: Allocated transfer risk reserve (ATTRR)	0	0	0	0	0

BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct
Analysis Ratios														
Provision for loan and lease losses / Average assets	0.10	-0.14	90	0.99	0.85	64	0.59	0.51	64	0.27	0.15	82	0.22	0.14
Provision for loan and lease losses / Average loans and leases	0.16	-0.25	90	1.36	1.37	57	0.82	0.82	55	0.36	0.24	77	0.29	0.24
Provision for loan and lease losses / Net loan and lease losses	43.95	77.32	71	245.60	792.43	17	153.04	487.86	10	106.32	130.58	42	160.92	134.68
Allowance for loan and lease losses / Total loans and leases not held for sale	1.59	1.39	72	1.49	1.51	56	1.52	1.58	51	0.67	0.83	36	0.68	0.90
Allowance for loan and lease losses / Total loans and leases	1.59	1.37	74	1.48	1.48	56	1.52	1.55	52	0.66	0.81	38	0.67	0.89
Allowance for loan and lease losses / Net loans and leases losses (X)	4.04	15.27	10	2.64	11.83	8	2.56	11.58	6	1.91	8.03	13	3.89	7.54
Allowance for loan and lease losses / Nonaccrual assets	234.68	318.67	43	310.57	321.01	62	185.02	299.17	32	160.38	218.72	51	189.57	214.03
ALLL / 90+ days past due + nonaccrual loans and leases	221.04	260.68	49	240.59	244.42	60	158.63	244.34	32	95.10	151.73	35	117.95	160.51
Gross loan and lease losses / Average loans and leases	0.47	0.22	87	0.66	0.35	84	0.62	0.34	81	0.38	0.28	73	0.21	0.30
Recoveries / Average loans and leases	0.10	0.08	66	0.11	0.07	78	0.09	0.07	69	0.03	0.08	30	0.03	0.09
Net losses / Average loans and leases	0.37	0.13	90	0.55	0.28	82	0.54	0.27	81	0.34	0.21	76	0.18	0.22
Write-downs, transfers to loans held-for-sale / Average loans and leases	0	0	45	0	0	45	0	0	44	0	0	40	0	39
Recoveries / Prior year-end losses	6.89	16.12	19	14.27	15.46	53	21.90	33.98	34	17.99	36.22	21	15.05	41.30
Earnings coverage of net loan and lease losses (X)	3.51	4.52	18	-19.25	21.56	7	-9.19	22.91	5	4.79	24.40	21	10.04	21.75
Net Loan and Lease Losses By Type														
Real estate loans	0.33	0.03	96	0.57	0.03	98	0.51	0.04	97	0.11	0.01	96	0.14	0.02
Real estate loans secured by 1–4 family	-0.04	-0.01	25	0.52	0.01	99	0.31	0.01	97	0.05	0.01	86	0.07	0.01
Revolving	0.14	-0.05	92	0.46	0.01	94	0.23	0.01	91	0.18	0.02	90	0.21	0.03
Closed-end	-0.07	-0.01	7	0.53	0.01	99	0.32	0	97	0.03	0	85	0.05	0.01
Commercial real estate loans	0.54	0.05	98	0.60	0.03	98	0.65	0.07	97	0.16	0.01	95	0.22	0.01
Construction and land development	0	0	64	0	0	64	0.18	0	94	0	-0.01	60	0	-0.03
1–4 family	0	0	57	0	0	59	0	0	59	0	0	55	0	-0.01
Other	0	-0.01	63	0	0	60	0.18	0	95	0	-0.01	61	0	-0.02
Multifamily	0.03	0.01	88	0.05	0	97	0.02	0	91	0.13	0	97	0	0.84
Nonfarm nonresidential	0.73	0.07	99	0.84	0.05	98	0.86	0.11	97	0.19	0.02	95	0.31	0.02
Owner-occupied	0.04	0.01	86	0.68	0.02	99	0.34	0.02	98	0.19	0.01	98	0.19	0.01
Other	0.69	0.06	99	0.16	0.03	91	0.52	0.08	92	-0.01	0.01	14	0.12	0.01
Real estate loans secured by farmland	0	-0.01	58	0	0.02	50	0	0.02	46	0	0.01	48	0	0
Commercial and industrial loans	0.72	0.20	90	0.60	0.46	73	0.89	0.47	82	1.28	0.37	94	0.20	0.31
Loans to individuals	0.60	0.78	53	0.59	1.41	28	0.79	1.13	50	0.66	1.17	36	0.45	1.16
Credit card loans	0	2.18	8	0	3.43	10	0	2.92	9	0	3.11	7	0	2.92
Agricultural loans		0.03			0.15			0.19			0.08			0.15
Loans to foreign governments and institutions		0			0			0			0			0
Other loans and leases	0	0.08	37	0	0.13	27	0	0.15	25	0	0.15	22	0	0.14

Past Due and Nonaccrual Assets

Dollar Amount in Thousands	06/30/2021	06/30/2020		12/31/2020		12/31/2019		12/31/2018							
30+ Days Past Due and Nonaccrual Assets															
30–89 days past due loans and leases	16,790		35,128		18,073		24,004		24,685						
90+ days past due loans and leases	3,129		13,055		11,450		27,214		19,689						
Nonaccrual loans and leases	50,727		44,884		68,803		39,640		32,425						
Total past due and nonaccrual loans and leases	70,646		93,067		98,326		90,858		76,799						
Restructured 30–89 days past due	0		40		49		0		0						
Restructured 90+ days past due	36		0		0		0		2,340						
Restructured nonaccrual	13,466		1,498		2,176		11,463		15,544						
Total restructured loans and leases	13,502		1,538		2,225		11,463		17,884						
30–89 days past due loans held for sale	0		0		0		0		0						
90+ days past due loans held for sale	0		0		0		0		0						
Nonaccrual loans held for sale	0		0		0		0		0						
Total past due and nonaccrual loans held for sale	0		0		0		0		0						
Restructured loans and leases in compliance	22,956		18,175		18,368		7,853		9,531						
Other real estate owned	85		517		149		1,734		1,541						
Other Assets															
30–89 days past due	0		0		0		0		0						
90+ days past due	0		0		0		0		0						
Nonaccrual	0		0		0		0		0						
Total other assets past due and nonaccrual	0		0		0		0		0						
Percent of Loans and Leases															
30–89 days past due loans and leases	0.22	0.27	55	0.37	0.36	61	0.22	0.39	30	0.25	0.43	32	0.27	0.44	29
90+ days past due loans and leases	0.04	0.10	58	0.14	0.13	75	0.14	0.12	73	0.28	0.15	81	0.22	0.17	73
Nonaccrual loans and leases	0.68	0.58	67	0.48	0.61	40	0.82	0.66	69	0.41	0.51	40	0.35	0.54	34
90+ days past due and nonaccrual loans and leases	0.72	0.73	57	0.61	0.80	43	0.96	0.85	69	0.69	0.71	53	0.57	0.75	36
30–89 days past due restructured	0	0.01	19	0	0.01	34	0	0.01	36	0	0.01	13	0	0.02	12
90+ days past due restructured	0	0	68	0	0.01	28	0	0.01	29	0	0.01	29	0.03	0.01	85
Nonaccrual restructured	0.18	0.12	72	0.02	0.13	16	0.03	0.13	21	0.12	0.14	54	0.17	0.16	57
30–89 days past due loans held for sale	0	0	40	0	0	41	0	0	38	0	0	38	0	0	37
90+ days past due loans held for sale	0	0	42	0	0	43	0	0	41	0	0	42	0	0	43
Nonaccrual loans held for sale	0	0	38	0	0	39	0	0.01	38	0	0	40	0	0	38
Percent of Loans and Leases and Other Assets															
30+ Days Past Due and Nonaccrual															
30–89 days past due assets	0.22	0.27	55	0.37	0.37	61	0.22	0.40	30	0.25	0.43	32	0.27	0.44	29
90+ days past due assets	0.04	0.10	57	0.14	0.13	75	0.14	0.12	73	0.28	0.15	81	0.22	0.18	73
Nonaccrual assets	0.68	0.59	67	0.48	0.62	40	0.82	0.67	68	0.41	0.53	40	0.35	0.57	33
30+ days past due and nonaccrual assets	0.94	1.04	51	0.99	1.21	50	1.17	1.29	54	0.94	1.19	49	0.84	1.26	34
Percent of Total Assets															
90+ days past due and nonaccrual assets	0.44	0.43	59	0.44	0.49	52	0.62	0.52	68	0.51	0.44	62	0.43	0.48	48
90+ days past due and nonaccrual assets + other real estate owned	0.44	0.46	55	0.45	0.52	50	0.63	0.55	65	0.52	0.48	60	0.44	0.52	42
Restructured and Nonaccrual Loans and Leases + OREO as Percent of:															
Total assets	0.60	0.52	64	0.49	0.56	44	0.68	0.60	65	0.37	0.53	33	0.38	0.60	27
Allowance for loan and lease losses	62	67.93	55	45.64	65.48	35	68.63	66.66	60	77.43	115.41	34	74.57	118.28	31
Equity capital + allowance for loan and lease losses	5.70	4.43	71	4.88	4.83	51	6.64	4.97	75	2.70	4.28	32	2.84	4.79	28
Tier 1 capital + allowance for loan and lease losses	5.71	5.28	62	4.95	5.98	42	6.75	6.05	63	3.95	5.65	36	4.15	6.16	31
Loans and leases + other real estate owned	0.99	0.88	62	0.67	0.92	39	1.04	0.97	60	0.51	0.85	25	0.50	0.96	20

Note: 30–89 Days past due amounts and ratios are confidential prior to March 2001.

Past Due and Nonaccrual Loans and Leases

			06/30/2021			06/30/2020			12/31/2020			12/31/2019			12/31/2018		
			BHC	Peer # 1	Pct												
30+ Days Past Due and Nonaccrual Loans and Leases as a Percent of Loan Type																	
Real estate	30–89 days past due		0.16	0.24	44	0.31	0.39	51	0.15	0.39	21	0.14	0.38	20	0.18	0.42	20
	90+ days past due		0.05	0.12	65	0.14	0.15	77	0.18	0.16	78	0.17	0.16	74	0.13	0.22	64
	Nonaccrual.....		0.67	0.65	59	0.39	0.63	33	0.85	0.76	66	0.36	0.46	45	0.38	0.57	38
Commercial and industrial	30–89 days past due		0.45	0.17	89	0.44	0.23	81	0.34	0.23	78	0.44	0.31	74	0.46	0.30	77
	90+ days past due		0	0.02	34	0.16	0.03	89	0.03	0.03	67	0.85	0.05	96	0.59	0.05	95
	Nonaccrual.....		0.69	0.64	63	0.51	0.75	42	0.67	0.75	51	0.38	0.83	29	0.31	0.76	29
Individuals	30–89 days past due		0.75	0.55	75	1.44	0.58	90	1.07	0.83	73	1.34	0.83	77	0.72	0.84	37
	90+ days past due		0	0.07	18	0	0.13	35	0	0.14	19	0	0.17	16	0	0.16	32
	Nonaccrual.....		1.90	0.18	95	1.35	0.22	93	1.98	0.28	93	0.68	0.17	92	0.32	0.23	70
Depository institution loans	30–89 days past due			0			0.03			0			0			0	
	90+ days past due			0			0			0			0			0	
	Nonaccrual.....			0			0			0			0			0	
Agricultural	30–89 days past due			0.16			0.31			0.17			0.24			0.17	
	90+ days past due			0			0.03			0			0			0	
	Nonaccrual.....			0.69			0.80			0.49			0.67			0.75	
Foreign governments	30–89 days past due			0.01			0			0			0.07			0.01	
	90+ days past due			0			0			0			0			0	
	Nonaccrual.....			0.04			0.02			0.09			0.03			0.06	
Other loans and leases	30–89 days past due		0.05	0.11	58	0	0.14	28	0	0.18	15	0.09	0.20	51	0	0.17	12
	90+ days past due		0.03	0.01	89	0	0.01	31	0	0.01	33	0	0.01	30	0	0.01	31
	Nonaccrual.....		0	0.13	22	1.18	0.15	94	0	0.15	19	1.63	0.13	98	0	0.14	17

Note: 30–89 Days past due amounts and ratios are confidential prior to March 2001.

Past Due and Nonaccrual Loans and Leases—Continued

		06/30/2021			06/30/2020			12/31/2020			12/31/2019			12/31/2018		
		BHC	Peer # 1	Pct												
Memoranda																
1–4 family	30–89 days past due	0.21	0.35	44	0.33	0.60	44	0.28	0.65	24	0.16	0.67	9	0.22	0.71	15
	90+ days past due	0.10	0.27	66	0.06	0.29	58	0.07	0.33	60	0.14	0.31	66	0.09	0.46	56
	Nonaccrual	0.62	0.82	45	0.56	0.84	35	0.56	0.89	35	0.24	0.73	14	0.16	0.86	13
Revolving	30–89 days past due	0.21	0.29	42	0.46	0.40	64	0.38	0.48	46	0.20	0.45	24	0.29	0.50	32
	90+ days past due	0.05	0.02	82	0.15	0.03	85	0.07	0.03	81	0.06	0.05	71	0.01	0.05	58
	Nonaccrual	0.85	1.05	60	0.66	1.27	47	0.90	1.13	61	0.47	1	38	0.44	1.17	34
Closed-end	30–89 days past due	0.21	0.36	45	0.31	0.61	42	0.27	0.65	24	0.15	0.70	10	0.21	0.75	14
	90+ days past due	0.11	0.29	70	0.05	0.33	57	0.07	0.38	58	0.16	0.35	66	0.10	0.53	57
	Nonaccrual	0.58	0.77	44	0.55	0.81	37	0.50	0.87	34	0.21	0.70	14	0.13	0.84	10
Junior lien	30–89 days past due	0.01	0.01	55	0.01	0.02	61	0.01	0.02	39	0.01	0.02	32	0	0.03	23
	90+ days past due	0	0	74	0	0	65	0	0	76	0	0	65	0	0	67
	Nonaccrual	0.01	0.04	24	0.01	0.05	21	0.01	0.04	24	0	0.04	21	0.01	0.06	27
Commercial real estate	30–89 days past due	0.13	0.14	57	0.28	0.23	68	0.05	0.26	27	0.13	0.18	46	0.14	0.17	48
	90+ days past due	0.01	0.01	68	0.21	0.02	96	0.26	0.02	96	0.19	0.03	93	0.17	0.03	90
	Nonaccrual	0.69	0.52	68	0.26	0.43	39	1.05	0.62	76	0.46	0.23	80	0.61	0.28	88
Construction and development	30–89 days past due	0	0.12	18	0.04	0.24	43	0	0.28	11	0	0.28	12	0	0.21	10
	90+ days past due	0	0.01	38	0	0.01	34	0	0.01	35	0	0.02	67	0	0.02	31
	Nonaccrual	0	0.36	14	0	0.25	11	0	0.41	11	0	0.20	12	0.04	0.19	38
1–4 family	30–89 days past due	0	0.02	33	0.04	0.04	68	0	0.03	28	0	0.06	25	0	0.06	25
	90+ days past due	0	0	44	0	0	42	0	0	42	0	0	41	0	0	43
	Nonaccrual	0	0.02	30	0	0.04	27	0	0.03	27	0	0.02	30	0	0.02	28
Other	30–89 days past due	0	0.07	21	0	0.17	19	0	0.22	13	0	0.20	15	0	0.13	14
	90+ days past due	0	0	41	0	0	38	0	0	40	0	0.01	73	0	0.02	33
	Nonaccrual	0	0.29	15	0	0.18	14	0	0.35	12	0	0.17	14	0.04	0.15	45
Multifamily	30–89 days past due	0.11	0.06	79	0.16	0.08	77	0	0.09	22	0.14	0.08	79	0.12	0.10	71
	90+ days past due	0	0	44	0	0	43	0	0	45	0	0	41	0	0.01	39
	Nonaccrual	0.07	0.14	60	0.13	0.08	73	0.15	0.11	72	0.13	0.05	81	0.09	0.08	67
Nonfarm non-residential	30–89 days past due	0.16	0.14	65	0.35	0.20	75	0.07	0.23	35	0.15	0.14	57	0.18	0.17	57
	90+ days past due	0.01	0.01	73	0.30	0.02	95	0.36	0.02	96	0.26	0.03	94	0.24	0.03	93
	Nonaccrual	0.94	0.66	71	0.34	0.55	41	1.41	0.80	79	0.61	0.28	84	0.83	0.30	92
Owner Occupied	30–89 days past due	0.10	0.04	82	0.29	0.07	94	0.06	0.07	56	0.12	0.07	73	0.08	0.09	48
	90+ days past due	0.01	0	85	0.02	0.01	84	0.01	0	82	0.25	0.01	98	0.16	0.01	94
	Nonaccrual	0.24	0.25	54	0.25	0.24	54	0.27	0.27	53	0.58	0.16	93	0.73	0.17	97
Other	30–89 days past due	0.05	0.09	60	0.06	0.11	53	0.01	0.14	30	0.03	0.07	43	0.10	0.07	72
	90+ days past due	0	0.01	36	0.27	0.01	96	0.34	0.01	96	0.01	0.01	75	0.08	0.01	92
	Nonaccrual	0.70	0.40	76	0.09	0.24	33	1.14	0.44	86	0.04	0.10	37	0.09	0.13	57
Farmland	30–89 days past due	0	0.11	30	18.35	0.31	99	9.72	0.11	99	0	0.23	23		0.25	
	90+ days past due	43.64	0	99	0	0.03	40	0	0	45	0	0.01	42		0.01	
	Nonaccrual	0	1.10	21	0	1.24	17	0	1.13	19	0	0.84	19		1.23	
Credit card	30–89 days past due	0	0.63	7	0	0.90	8	0	0.95	7	0	1.19	6	0	1.22	6
	90+ days past due	0	0.39	15	0	0.76	14	0	0.63	13	0	0.78	12	0	0.73	11
	Nonaccrual	0	0.08	37	0	0.09	35	0	0.05	37	0	0.11	35	0	0.09	36

Note: 30–89 Days past due amounts and ratios are confidential prior to March 2001.

Regulatory Capital Components and Ratios

Dollar Amount in Thousands	06/30/2021	06/30/2020	12/31/2020	12/31/2019	12/31/2018										
Common Equity Tier 1 Capital															
Common stock plus related surplus	1,371,545	1,388,182	1,390,180	1,385,421	1,257,481										
Retained earnings	-186,476	-227,558	-206,818	361,082	308,837										
Accumulated other comprehensive income (AOCI)	14,772	33,239	30,871	11,993	-13,470										
Common equity tier 1 minority interest	0	0	0	0	0										
Common equity tier 1 capital before adjustments/deductions	1,199,841	1,193,863	1,214,233	1,758,496	1,552,848										
Common Equity Tier 1 Capital: Adjustments/Deductions															
Less: Goodwill, intangible assets, and deferred tax assets	34,264	36,946	38,033	584,703	534,675										
Accumulated other comprehensive income-related adjustments	14,772	33,239	30,871	11,993	-13,470										
Other deductions from common equity tier 1 capital	0	0	0	0	0										
Subtotal:	1,150,805	1,123,678	1,145,329	1,161,800	1,029,724										
Adjustments and deductions for common equity tier 1 capital	0	0	0	0	0										
Common equity tier 1 capital	1,150,805	1,123,678	1,145,329	1,161,800	1,029,724										
Additional Tier 1 Capital															
Additional tier 1 capital instruments and related surplus	22,209	22,157	22,183	22,132	15,000										
Non-qualifying capital instruments	0	0	0	0	0										
Tier 1 minority interest not included in common equity tier 1 capital	0	0	0	0	0										
Additional tier 1 capital before deductions	22,209	22,157	22,183	22,132	15,000										
Less: Additional tier 1 capital deductions	0	0	0	0	826										
Additional tier 1 capital	22,209	22,157	22,183	22,132	14,174										
Tier 1 Capital	1,173,014	1,145,835	1,167,512	1,183,932	1,043,898										
Tier 2 Capital															
Tier 2 capital instruments and related surplus	74,568	74,392	74,479	74,303	74,124										
Non-qualifying capital instruments	0	0	0	0	0										
Total capital minority interest not included in tier 1 capital	0	0	0	0	0										
Allowance for loan and lease losses in tier 2 capital	94,630	99,850	95,017	63,675	61,527										
Exited advanced approach eligible credit reserves															
Unrealized gains on AFS preferred stock classified as equity															
Tier 2 capital before deductions	169,198	174,242	169,496	137,978	135,651										
Exited advanced approach tier 2 capital before deductions															
Less: Tier 2 capital deductions	0	0	0	0	7,429										
Tier 2 capital	169,198	174,242	169,496	137,978	128,222										
Exited advanced approach tier 2 capital															
Total capital	1,342,212	1,320,077	1,337,008	1,321,910	1,172,120										
Exited advanced approach total capital															
Total Assets for Capital Ratios															
Average total consolidated assets, adjusted	12,424,930	13,433,562	12,482,789	13,278,596	12,090,757										
Less: Deductions from common equity tier 1 capital	34,264	36,946	38,033	584,703	537,419										
Less: Other deductions	0	0	0	0	0										
Total assets for leverage ratio	12,390,666	13,396,616	12,444,756	12,693,893	11,553,338										
Total risk-weighted assets	8,025,970	8,880,012	8,302,987	9,628,669	9,020,057										
Exited advanced approach total RWA															
Capital Ratios	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct
Common equity tier 1 capital, column A	14.34	12.66	78	12.65	11.98	71	13.79	12.35	78	12.07	12.11	53	11.42	12.09	46
Common equity tier 1 capital, column B	0	0.29	46	0	0.28	46	0	0.30	46	0	0.29	46	0	0.52	45
Tier 1 capital, column A	14.62	13.44	71	12.90	12.72	65	14.06	13.08	75	12.30	12.78	46	11.57	12.85	35
Tier 1 capital, column B	0	0.33	46	0	0.32	46	0	0.34	46	0	0.34	46	0	0.60	45
Total capital, column A	16.72	15.42	76	14.87	14.77	62	16.10	15.23	71	13.73	14.36	48	12.99	14.45	29
Total capital, column B	0	0.37	46	0	0.38	46	0	0.39	46	0	0.38	46	0	0.67	45
Tier 1 leverage	9.47	9.11	66	8.55	9.03	38	9.38	9.13	60	9.33	9.76	44	9.04	9.71	30
Supplementary leverage ratio, advanced approaches HCs		6.95			8.42			8.72			7.41			7.31	

Insurance and Broker-Dealer Activities

Dollar Amount in Thousands	06/30/2021			06/30/2020			12/31/2020			12/31/2019			12/31/2018			Percent Change		
																1-Year	5-Year	
Insurance Activities																		
Total insurance underwriting assets			0			0			0			0				0		
Total property and casualty assets			0			0			0			0				0		
Reinsurance recoverables (P/C)																		
Total life and health assets			0			0			0			0				0		
Reinsurance recoverables (L/H)																		
Separate account assets (L/H)			0			0			0			0				0		
Total insurance underwriting equity			0			0			0			0				0		
Total property and casualty equity			0			0			0			0				0		
Total life and health equity			0			0			0			0				0		
Total insurance underwriting net income			0			0			0			0				0		
Total property and casualty			0			0			0			0				0		
Total life and health			0			0			0			0				0		
Claims and claims adjusted expense reserves (P/C)			0			0			0			0				0		
Unearned premiums (P/C)			0			0			0			0				0		
Policyholder benefit and contractholder funds (L/H)			0			0			0			0				0		
Separate account liabilities (L/H)			0			0			0			0				0		
Insurance activities revenue			5,421			5,791			10,770			10,957				10,982	-6.39	-2.38
Other insurance activities income			5,421			5,791			10,770			10,957				10,982	-6.39	-2.38
Insurance and reinsurance underwriting income			0			0			0			0				0		
Premiums			0			0			0			0				0		
Credit related insurance underwriting			0			0			0			0				0		
Other insurance underwriting			0			0			0			0				0		
Insurance benefits, losses, expenses			0			0			0			0				0		
Net assets of insurance underwriting subsidiaries			0			0			0			0				0		
Life insurance assets			235,421			229,806			232,690			227,888				190,605	2.44	85.38

	06/30/2021			06/30/2020			12/31/2020			12/31/2019			12/31/2018					
	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct												
Analysis Ratios																		
Insurance underwriting assets / Consolidated assets	0	0	40	0	0	39	0	0	39	0	0.01	37	0	0.01	36			
Insurance underwriting assets (P/C) / Total insurance underwriting assets	52.30			54.79			53.67			51.47			56.12					
Insurance underwriting assets (L/H) / Total insurance underwriting assets	47.70			45.21			46.33			48.53			43.88					
Separate account assets (L/H) / Total life assets	13.29			11.01			11.24			7.26			8.53					
Insurance activities revenue / Adjusted operating income	2.69	0.37	94	2.94	0.39	92	2.73	0.41	91	2.43	0.47	91	2.29	0.47	91			
Premium income / Insurance activities revenue	0	3.14	41	0	3.04	40	0	2.84	40	0	7.32	37	0	4.86	37			
Credit related premium income / Total premium income	30.92			40.01			38.23			34.91			44.54					
Other premium income / Total premium income	69.08			59.99			61.77			65.09			55.46					
Insurance underwriting net income / Consolidated net income	0	0.02	44	0	0.02	45	0	0.03	44	0	0.08	39	0	0.08	42			
Insurance net income (P/C) / Equity (P/C)	21.10			7.42			15.59			19.86			15.64					
Insurance net income (L/H) / Equity (L/H)	5.07			-31.13			3.62			5.13			1.99					
Insurance benefits, losses, expenses / Insurance premiums	-395.05			620.37			447.82			233.61			160.49					
Reinsurance recovery (P/C) / Total assets (P/C)	0.07			0			0.07			0.15			0.17					
Reinsurance recovery (L/H) / Total assets (L/H)	0			0			0			0.15			2.31					
Net assets of insurance underwriting subsidiaries / Consolidated assets	0	0	44	0	0	43	0	0	44	0	0	42	0	0	42			
Life insurance assets / Tier 1 capital + allowance for loan and lease losses	18.22	11.54	77	17.88	11.35	76	17.97	11.03	79	18.27	11.51	76	17.24	10.22	74			
Broker-Dealer Activities																		
Net assets of broker-dealer subsidiaries (\$000)	0			0			0			0			0			0		
Net assets of broker-dealer subsidiaries / Consolidated assets	0	0.47	38	0	0.73	37	0	0.75	37	0	1.39	34	0	1.79	34			

Foreign Activities

Dollar Amount in Thousands	06/30/2021	06/30/2020	12/31/2020	12/31/2019	12/31/2018
Foreign Activities					
Total foreign loans and leases	0	0	0	0	0
Real estate loans.....	0	0	0	0	0
Commercial and industrial loans	0	0	0	0	0
Loans to depository institutions and other banks acceptances	0	0	0	0	0
Loans to foreign governments and institutions	0	0	0	0	0
Loans to individuals	0	0	0	0	0
Agricultural loans.....	0	0	0	0	0
Other foreign loans.....	0	0	0	0	0
Lease financing receivables.....	0	0	0	0	0
Debt securities	0	0	0	0	0
Interest-bearing bank balances	0	0	0	0	0
Total selected foreign assets	0	0	0	0	0
Total foreign deposits	0	0	0	0	0
Interest-bearing deposits	0	0	0	0	0
Non-interest-bearing deposits.....	0	0	0	0	0

	BHC	Peer # 1	Pct												
Analysis Ratios															
Yield: Foreign loans		0.64			0.93			0.87			1.25			1.17	
Cost: Interest-bearing deposits.....		0.12			0.59			0.42			1.19			0.97	
Net Losses as a Percent of Foreign Loans by Type															
Real estate loans		0.26			5.29			5.18			27.03			27.29	
Commercial and industrial loans		1.03			0.59			0.64			0.29			1.53	
Foreign governments and institutions		0			0			0			0			0	
Growth Rates															
Net loans and leases.....		-1.19			10.27			-2.40			22.48			7.24	
Total selected assets.....		3.19			5.10			2.04			12.40			3.24	
Deposits		9.07			10.22			3.46			10.36			5	

Servicing, Securitization and Asset Sale Activities—Part 1

Activity	Dollar Amount in Thousands	06/30/2021	06/30/2020	12/31/2020	12/31/2019	12/31/2018	Percent Change	
		1-Year	5-Year					
Securitization activities.....		0	0	0	0	0	0	
1–4 family residential loans		0	0	0	0	0	0	
Home equity lines		0	0	0	0	0	0	
Credit card receivables.....		0	0	0	0	0	0	
Auto loans.....		0	0	0	0	0	0	
Commercial and industrial loans		0	0	0	0	0	0	
All other loans and leases.....		0	0	0	0	0	0	
Retained credit exposure.....		0	0	0	0	0	0	
1–4 family residential loans		0	0	0	0	0	0	
Home equity lines		0	0	0	0	0	0	
Credit card receivables.....		0	0	0	0	0	0	
Auto loans.....		0	0	0	0	0	0	
Commercial and industrial loans		0	0	0	0	0	0	
All other loans and leases.....		0	0	0	0	0	0	
Unused commitments to provide liquidity (servicer advance).....		0	0	0	0	0	0	
Seller's interest carried as securities and loans		0	0	0	0	0	0	
Home equity lines		0	0	0	0	0	0	
Credit card receivables.....		0	0	0	0	0	0	
Commercial and industrial loans		0	0	0	0	0	0	
Asset-backed commercial paper conduits.....		0	0	0	0	0	0	
Credit exposure from credit enhancements provided to conduit structures		0	0	0	0	0	0	
Liquidity commitments provided to conduit structures		0	0	0	0	0	0	
Activity as a Percent of Total Assets		06/30/2021	06/30/2020	12/31/2020	12/31/2019	12/31/2018		
Securitization activities.....		0	0	0	0	0	0	
1–4 family residential loans		0	0	0	0	0	0	
Home equity lines		0	0	0	0	0	0	
Credit card receivables.....		0	0	0	0	0	0	
Auto loans.....		0	0	0	0	0	0	
Commercial and Industrial loans		0	0	0	0	0	0	
All other loans and leases.....		0	0	0	0	0	0	
Asset-backed commercial paper conduits.....		0	0	0	0	0	0	
Credit exposure from credit enhancements provided to conduit structures		0	0	0	0	0	0	
Liquidity commitments provided to conduit structures		0	0	0	0	0	0	
Percent of Total Managed Assets (On balance-sheet loans and securitized loans)								
1–4 family residential loans								
Home equity lines								
Credit card receivables.....								
Auto loans and other consumer loans.....								
Commercial and industrial loans								
All other loans and leases.....								

Servicing, Securitization and Asset Sale Activities—Part 2

	06/30/2021	06/30/2020	12/31/2020	12/31/2019	12/31/2018
Percent of Total Securitization Activities by Type					
Retained credit exposure.....					
1–4 family residential loans					
Home equity lines					
Credit card receivables.....					
Auto loans.....					
Commercial and industrial loans					
All other loans and leases.....					
Unused commitments to provide liquidity (servicer advance).....					
Seller's interest carried as securities and loans					
Home equity lines					
Credit card receivables.....					
Commercial and industrial loans					
Percent of Tier 1 Capital					
Total retained credit exposure.....	0	0	0	0	0
Total retained credit exposure and asset sale credit exposure	1.05	2.60	0.35	5.09	5.26
Dollar Amount in Thousands	06/30/2021	06/30/2020	12/31/2020	12/31/2019	12/31/2018
					Percent Change
30–89 Days Past Due Securitized Assets					
1–4 family residential loans	0	0	0	0	0
Home equity lines	0	0	0	0	0
Credit card receivables.....	0	0	0	0	0
Auto loans	0	0	0	0	0
Commercial and industrial loans	0	0	0	0	0
All other loans and leases.....	0	0	0	0	0
Total 30–89 days past due securitized assets.....	0	0	0	0	0
90+ Days Past Due Securitized Assets					
1–4 family residential loans	0	0	0	0	0
Home equity lines	0	0	0	0	0
Credit card receivables.....	0	0	0	0	0
Auto loans	0	0	0	0	0
Commercial and industrial loans	0	0	0	0	0
All other loans and leases.....	0	0	0	0	0
Total 90+ days past due securitized assets	0	0	0	0	0
Total past due securitized assets.....	0	0	0	0	0
Net Losses on Securitized Assets					
1–4 family residential loans	0	0	0	0	0
Home equity lines	0	0	0	0	0
Credit card receivables.....	0	0	0	0	0
Auto loans	0	0	0	0	0
Commercial and industrial loans	0	0	0	0	0
All other loans and leases.....	0	0	0	0	0
Total net losses on securitized assets.....	0	0	0	0	0

Servicing, Securitization and Asset Sale Activities—Part 3

	06/30/2021	06/30/2020	12/31/2020	12/31/2019	12/31/2018
30–89 Days Past Due Securitized Assets Percent of Type					
1–4 family residential loans					
Home equity lines					
Credit card receivables					
Auto loans					
Commercial and industrial loans					
All other loans and leases					
Total 30–89 days past due securitized assets					
90+ Days Past Due Securitized Assets Percent of Type					
1–4 family residential loans					
Home equity lines					
Credit card receivables					
Auto loans and other consumer loans					
Commercial and industrial loans					
All other loans and leases					
Total 90+ days past due securitized assets					
Total past due securitized assets percent of securitized assets					
Net Loss on Securitized Assets Percent of Type					
1–4 family residential loans					
Home equity lines					
Credit card receivables					
Auto loans					
Commercial and industrial loans					
All other loans and leases					
Total net losses on securitized assets					
30–89 Days Past Due Managed Assets Percent of Type					
1–4 family residential loans					
Home equity lines					
Credit card receivables					
Commercial and industrial loans					
All other loans and leases					
Total managed loans past due 30–89 days					
90+ Days Past Due Managed Assets Percent of Type					
1–4 family residential loans					
Home equity lines					
Credit card receivables					
Commercial and industrial loans					
All other loans and leases					
Total managed loans past due 90+ days					
Total Past Due Managed Assets					
Net Losses on Managed Assets Percent of Type					
1–4 family residential loans					
Home equity lines					
Credit card receivables					
Commercial and industrial loans					
All other loans and leases					
Net Losses on Managed Assets Percent of Total Managed Assets					

Parent Company Income Statement

	Dollar Amount in Thousands	06/30/2021	06/30/2020	12/31/2020	12/31/2019	12/31/2018	Percent Change	
							1-Year	5-Year
Operating Income								
Income from bank subsidiaries		76,000	43,800	43,800	101,700	46,840	73.52	296.87
Dividends		76,000	43,800	43,800	101,700	45,500	73.52	322.22
Interest		0	0	0	0	1,340		-100.00
Management and service fees		0	0	0	0	0		
Other income		0	0	0	0	0		
Income from nonbank subsidiaries		4,000	2,500	2,500	3,000	3,000	60.00	
Dividends		4,000	2,500	2,500	3,000	3,000	60.00	
Interest		0	0	0	0	0		
Management and service fees		0	0	0	0	0		
Other income		0	0	0	0	0		
Income from subsidiary holding companies								
Dividends								
Interest								
Management and service fees								
Other income								
Total income from subsidiaries		80,000	46,300	46,300	104,700	49,840	72.79	317.75
Securities gains (losses)		0	0	0	-7	0		
Other operating income		7	34	71	339	325	-79.41	-99.15
Total operating income		80,007	46,334	46,371	105,032	50,165	72.67	300.48
Operating Expenses								
Personnel expenses		458	451	997	999	901	1.55	4.57
Interest expense		2,667	2,667	5,335	5,335	5,335	0.00	-0.30
Other expenses		1,044	986	1,869	3,130	2,134	5.88	14.73
Provision for loan and lease losses		0	0	0	0	0		
Total operating expenses		4,169	4,104	8,201	9,464	8,370	1.58	3.63
Income (loss) before taxes		75,846	39,972	35,914	96,494	40,637	89.75	375.37
Applicable income taxes (credit)		-1,085	-1,690	-2,719	-2,054	-1,068		
Extraordinary items								
Income before undistributed income of subsidiaries		76,931	41,662	38,633	98,548	41,705	84.66	359.21
Equity in undistributed income of subsidiaries		-42,264	-610,913	-571,650	-1,098	64,060		
Bank subsidiaries		-39,699	-589,477	-551,662	-599	64,399		
Nonbank subsidiaries		-2,565	-21,436	-19,988	-499	-339		
Subsidiary holding companies		0	0	0	0	0		
Net income (loss)		34,667	-569,251	-533,017	97,450	105,765		8.48
Memoranda								
Bank net income		36,301	-545,677	-507,862	101,101	109,899		12.36
Nonbank net income		1,435	-18,936	-17,488	2,501	2,661		59.80
Subsidiary holding companies' net income		0	0	0	0	0		

Parent Company Balance Sheet

	Dollar Amount in Thousands	06/30/2021	% of Total Assets	06/30/2020	% of Total Assets	12/31/2020	% of Total Assets	12/31/2019	12/31/2018	Percent Change	
										1-Year	5-Year
Assets											
Investment in bank subsidiaries		1,136,717	88.77	1,159,824	90.96	1,197,274	93.06	1,752,324	1,545,282	-1.99	20.11
Common and preferred stock		1,130,087	88.26	1,153,194	90.44	1,190,644	92.54	1,745,694	1,545,282	-2.00	25.31
Excess cost over fair value		0	0	0	0	0	0	0	0	0	
Loans, advances, notes, and bonds		0	0	0	0	0	0	0	0	0	-100.00
Other receivables		6,630	0.52	6,630	0.52	6,630	0.52	6,630	0	0.00	-30.94
Investment in nonbank subsidiaries		2,915	0.23	3,986	0.31	5,481	0.43	25,393	25,736	-26.87	-87.03
Common and preferred stock		2,915	0.23	3,986	0.31	5,481	0.43	25,393	25,736	-26.87	-87.03
Excess cost over fair value		0	0	0	0	0	0	0	0	0	
Loans, advances, notes, and bonds		0	0	0	0	0	0	0	0	0	
Other receivables		0	0	0	0	0	0	0	0	0	
Investment in subsidiary holding companies		0	0	0	0	0	0	0	0	0	
Common and preferred stock		0	0	0	0	0	0	0	0	0	
Excess cost over fair value		0	0	0	0	0	0	0	0	0	
Loans, advances, notes, and bonds		0	0	0	0	0	0	0	0	0	
Other receivables		0	0	0	0	0	0	0	0	0	
Assets Excluding Investment in Subsidiaries											
Net loans and leases		0	0	0	0	0	0	0	0	0	
Securities		0	0	1,992	0.16	158	0.01	4,840	3,914	-100.00	-100.00
Securities purchased (reverse repos)		0	0	0	0	0	0	0	0	0	
Cash and due from affiliated depository institution		140,726	10.99	109,235	8.57	83,510	6.49	74,153	69,320	28.83	592.82
Cash and due from unrelated depository institution		0	0	0	0	0	0	0	0	0	
Premises, furnishings, fixtures and equipment		0	0	0	0	0	0	0	0	0	
Intangible assets		0	0	0	0	0	0	0	0	0	
Other assets		102	0.01	8	0	188	0.01	438	398	1175.00	-99.04
Balance due from subsidiaries and related institutions		0	0	0	0	0	0	0	0	0	
Total assets		1,280,460	100.00	1,275,045	100.00	1,286,611	100.00	1,857,148	1,644,650	0.42	26.25
Liabilities and Capital											
Deposits		0	0	0	0	0	0	0	0	0	
Securities sold (repos)		0	0	0	0	0	0	0	0	0	
Commercial paper		0	0	0	0	0	0	0	0	0	
Other borrowings 1 year or less		0	0	0	0	0	0	0	0	0	
Borrowings with maturity over 1 year		0	0	0	0	0	0	0	0	0	
Subordinated notes and debentures		74,500	5.82	74,321	5.83	74,411	5.78	74,232	74,053	0.24	1.21
Other liabilities		7,620	0.60	13,713	1.08	1,505	0.12	1,530	2,208	-44.43	338.94
Balance due to subsidiaries and related institutions		22,951	1.79	22,872	1.79	22,922	1.78	22,822	15,471	0.35	48.08
Total liabilities		105,071	8.21	110,906	8.70	98,838	7.68	98,584	91,732	-5.26	15.66
Equity Capital		1,175,389	91.79	1,164,139	91.30	1,187,773	92.32	1,758,564	1,552,918	0.97	27.29
Perpetual preferred stock (income surplus)		68	0.01	70	0.01	68	0.01	70	70	-2.86	
Common stock		528	0.04	525	0.04	528	0.04	523	466	0.57	63.98
Common surplus		1,423,015	111.13	1,447,980	113.56	1,427,171	110.92	1,462,998	1,285,570	-1.72	91.06
Retained earnings		-210,994	-16.48	-257,352	-20.18	-233,344	-18.14	361,082	308,839		
Accumulated other comprehensive income		14,772	1.15	33,239	2.61	30,871	2.40	11,993	-13,470	-55.56	44.64
Other equity capital components		-52,000	-4.06	-60,323	-4.73	-37,521	-2.92	-78,102	-28,557		
Total liabilities and equity capital		1,280,460	100.00	1,275,045	100.00	1,286,611	100.00	1,857,148	1,644,650	0.42	26.25
Memoranda											
Loans and advances from bank subsidiaries		0	0	0	0	0	0	0	0	0	
Loans and advances from nonbank subsidiaries		22,951	1.79	22,872	1.79	22,922	1.78	22,822	15,471	0.35	48.08
Notes payable to subsidiaries that issued TPS		22,209	1.73	22,157	1.74	22,183	1.72	22,132	15,000	0.23	48.06
Loans and advances from subsidiary holding companies		0	0	0	0	0	0	0	0	0	
Subordinated and long-term debt 1 year or less		0	0	0	0	0	0	0	0	0	
Guaranteed loans to banks, nonbanks, and holding companies		0	0	0	0	0	0	0	0	0	

Parent Company Analysis—Part 1

	06/30/2021			06/30/2020			12/31/2020			12/31/2019			12/31/2018			
	BHC	Peer # 1	Pct													
Profitability																
Net income / Average equity capital	5.94	12.64	5	-66.97	4.33	2	-37.52	7.29	2	5.75	9.68	10	6.84	10.40	15	
Bank net income / Average equity investment in banks	6.23	12.37	5	-71.54	4.55	2	-36.57	7.45	2	6.03	10.51	9	7.42	11.19	12	
Nonbank net income / Average equity investment in nonbanks	80.20	13.40	97	-213.73	7.01	0	-139.20	9.75	0	10.12	7.89	66	10.67	7.10	72	
Subsidiary HCs net income / Average equity investment in sub HCs					5.62			7.01			8.55			8.78		
Bank net income / Parent net income	104.71	96.24	74		91.35			88.16		103.75	82.22	57	103.91	82.56	58	
Nonbank net income / Parent net income	4.14	3.10	74		6.35			3.59		2.57	5.93	67	2.52	3.78	70	
Subsidiary holding companies' net income / Parent net income				67.52			71.95			68.34			74		72.48	
Leverage																
Total liabilities / Equity capital	8.94	16.87	36	9.53	20.37	40	8.32	20.06	31	5.61	20.43	23	5.91	20.88	27	
Total debt / Equity capital	6.34	11.60	45	6.38	14.50	47	6.26	14.41	41	4.22	14.31	38	4.77	14.69	42	
Total debt + notes payable to subs that issued TPS / Equity capital	8.23	13.82	38	8.29	16.78	39	8.13	16.67	34	5.48	16.36	27	5.73	17.10	31	
Total debt + Loans guaranteed for affiliate / Equity capital	6.34	11.69	44	6.38	14.81	46	6.26	14.68	40	4.22	14.56	38	4.77	15.14	42	
Total debt / Equity capital – excess over fair value	6.34	11.71	45	6.38	14.64	47	6.26	14.52	41	4.22	14.51	38	4.77	14.81	42	
Long-term debt / Equity capital	6.34	11.05	46	6.38	13.39	49	6.26	13.56	41	4.22	13.04	38	4.77	13.37	42	
Short-term debt / Equity capital	0	0.48	41	0	0.98	37	0	0.77	38	0	1.02	36	0	1.14	37	
Current portion of long-term debt / Equity capital	0	0.06	40	0	0.05	41	0	0.06	40	0	0.05	40	0	0.14	39	
Excess cost over fair value / Equity capital	0	0.09	40	0	0.09	39	0	0.08	39	0	0.12	38	0	0.12	39	
Long-term debt / Consolidated long-term debt		37.61	39.10	43	18.81	29.33	40	29.46	34.67	42	15.23	28.44	37	28.49	28.63	52
Double Leverage																
Equity investment in subs / Equity capital	96.39	103.07	14	99.40	103.11	25	100.70	102.81	39	100.71	103.22	42	101.17	103.10	43	
Total investment in subs / Equity capital	96.96	108.26	10	99.97	110.49	21	101.26	110.16	29	101.09	111.07	31	101.17	112.48	31	
Equity investment in subs / Equity cap, Qual TPS + other PS in T1																
Total investment in subs / Equity cap, Qual TPS + other PS in T1																
Double Leverage Payback																
Equity investment in subs – equity cap / Net income (X)	-0.61	0.25	8		0.67			0.47		0.13	0.36	43	0.17	0.35	46	
Equity investment in subs – equity cap / Net income-div (X)		0.83			3.93			1.82		0.24	1.22	18	0.28	1.22	20	
Coverage Analysis																
Operating income-tax + noncash / Operating expenses + dividends	494.67	138.64	93	168.45	143.95	71	109.66	136.59	39	196.23	177.68	62	104.02	162.34	26	
Cash from ops + noncash items + op expense / Op expense + dividend	573.07	130.64	95	298.46	154.33	85	110.44	147.24	34	189.76	190.27	56	144.13	174.91	42	
Adjusted cash flow / Operating expenses + repaid long-term debt + dividends	449.03	103.17	97	315.50	148.07	84	120.90	134.08	57	108.86	116.34	50	71.45	103.19	21	
Pretax operating income + interest expense / Interest expense	2,943.87	1,479.01	85	1,598.76	2,733.67	66	773.18	2,016.32	41	1,908.70	1,968.54	64	861.71	2,898.75	42	
Pretax op inc + interest expense + trust pref / Interest expense + trust pref	2,688.60	1,667.11	80	1,404.14	1,374.36	67	699.87	1,539.23	40	1,634.09	1,632.83	62	781.94	1,369.37	36	
Dividends + interest from subsidiaries / Interest expense + dividends	537.24	153.06	93	171.03	169.52	64	110.50	150.43	34	207.57	210.80	57	107.83	188.90	21	
Fees + other income from subsidiaries / Salary + other expenses	0	12.78	34	0	15.95	30	0	13.95	31	0	16.52	30	0	16.08	33	
Net income / Current part of long-term debt + preferred dividends (X)		41.77			27.95			35.64			57.11			33.93		
Other Ratios																
Net assets that reprice within 1 year / Total assets	-1.73	3.64	9	-1.74	3.69	13	-1.72	3.85	12	-1.19	2.64	15	-0.91	2.61	18	
Past Due and Nonaccrual as a Percent of Loans and Leases																
90+ days past due		0.21			0.05			0.10			0.04			0.24		
Nonaccrual		0.96			0.97			1.03			0.54			6.54		
Total		1.17			1.02			1.13			0.58			6.78		
Guaranteed Loans as a Percent of Equity Capital																
To bank subsidiaries	0	0	49	0	0	49	0	0	49	0	0	49	0	0	49	
To nonbank subsidiaries	0	0.03	46	0	0.05	46	0	0.05	46	0	0.10	46	0	0.24	44	
To subsidiary holding companies	0	0	49	0	0	49	0	0	49	0	0	49	0	0	49	
Total	0	0.03	46	0	0.06	46	0	0.05	46	0	0.10	46	0	0.25	44	
As a Percent of Consolidated Holding Company Assets																
Nonbank assets of nonbank subsidiaries	0.03	1.79	43	0.04	2.90	42	0.05	2.66	44	0.20	5.62	51	0.21	5.50	52	
Combined thrift assets (reported only by bank holding companies)	0	0	49	0	0	50	0	0	49	0	0	50	0	0	50	
Combined foreign nonbank subsidiary assets	0	0.07	40	0	0.07	37	0	0.08	38	0	0.19	36	0	0.21	36	

Parent Company Analysis—Part 2

	06/30/2021			06/30/2020			12/31/2020			12/31/2019			12/31/2018		
	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct									
Payout Ratios — Parent															
Dividends declared / Income before undistributed income.....	15.89	78.46	11	58.58	73.92	46	94.64	81.10	66	45.77	57.84	46	98.03	57.26	83
Dividends declared / Net income	35.26	25.30	72		60.26			42.29		46.29	33.08	74	38.66	27.33	72
Net income – dividends / Average equity.....	3.85	9.64	6	-69.84	1.15	3	-40.09	4.14	2	3.09	6.46	13	4.20	7.33	15
Percent of Dividends Paid															
Dividends from bank subsidiaries	621.73	139.49	92	179.47	166.94	64	119.79	132.17	49	225.46	178.13	64	111.29	157.73	32
Dividends from nonbank subsidiaries	32.72	3.97	91	10.24	3.69	86	6.84	3.41	79	6.65	7.53	72	7.34	7.13	77
Dividends from subsidiary holding companies.....	0	6.36	45	0	3.84	44	0	4.85	44	0	21.40	42	0	16.86	42
Dividends from all subsidiaries	654.45	193.08	92	189.72	205.70	61	126.63	174.85	38	232.11	260.40	55	118.63	215.26	22
Payout Ratios — Subsidiaries:															
Percent of Bank Net Income															
Dividends from bank subsidiaries	209.36	36.56	99		82.59			60.28		100.59	66.55	85	41.40	60.71	31
Interest income from bank subsidiaries.....	0	0.11	25		0.58			0.36		0	0.54	18	1.22	0.52	80
Management and service fees from bank subsidiaries	0	0.90	37		3.18			1.47		0	1.55	36	0	1.88	36
Other income from bank subsidiaries.....	0	0	46		0.01			0		0	0	46	0	0	47
Operating income from bank subsidiaries	209.36	38.35	98		98.26			62.88		100.59	69.36	81	42.62	63.43	31
Percent of Nonbank Net Income															
Dividends from nonbank subsidiaries	278.75	54.17	94		52.25			56.39		119.95	82.95	78	112.74	51.40	85
Interest income from nonbank subsidiaries.....	0	2.35	32		7.62			7.38		0	20.25	26	0	18.56	24
Management and service fees from nonbank subsidiaries	0	0.63	39		1.87			0.86		0	1.92	38	0	2.96	38
Other income from nonbank subsidiaries.....	0	0.08	46		0.22			0.16		0	1.06	43	0	0.15	48
Operating income from nonbank subsidiaries	278.75	76.16	89		78.35			79.84		119.95	150.41	64	112.74	99.33	69
Percent of Subsidiary Holding Companies' Net Income															
Dividends from subsidiary holding companies.....		31			55.04			43.51			61.23			48.56	
Interest income from subsidiary holding companies.....		5.39			15.38			8.40			6.54			3.95	
Management and service fees from subsidiary holding companies.....		0.37			0.95			0.44			0.36			0.43	
Other income from subsidiary holding companies.....		-0.43			2.24			0.01			0.29			0.01	
Operating income from subsidiary holding companies.....		39.64			73.61			55.20			76.49			61.19	
Dependence on Subsidiaries:															
Percent of Total Operating Income															
Dividends from bank subsidiaries	94.99	67.82	54	94.53	66.84	54	94.46	69.76	52	96.83	67.32	63	90.70	65.18	50
Interest income from bank subsidiaries.....	0	0.39	24	0	1.06	21	0	0.63	20	0	0.80	18	2.67	0.92	82
Management and service fees from bank subsidiaries	0	2.08	36	0	2.32	36	0	1.87	37	0	1.81	36	0	2.01	37
Other income from bank subsidiaries.....	0	0.02	46	0	0.07	45	0	0.04	45	0	0.03	44	0	0.02	47
Operating income from bank subsidiaries	94.99	81.78	42	94.53	81.90	38	94.46	82.20	38	96.83	78.80	43	93.37	74.20	41
Dividends from nonbank subsidiaries	5	2.67	80	5.40	2.05	83	5.39	1.95	84	2.86	2.65	73	5.98	2.57	83
Interest income from nonbank subsidiaries.....	0	0.35	37	0	1.11	35	0	0.73	36	0	1.19	30	0	2.32	29
Management and service fees from nonbank subsidiaries	0	0.02	42	0	0.04	41	0	0.02	42	0	0.06	41	0	0.03	41
Other income from nonbank subsidiaries.....	0	0.01	47	0	0.01	47	0	0.01	46	0	0.04	44	0	0.02	48
Operating income from nonbank subsidiaries	5	6.48	72	5.40	6.25	75	5.39	4.70	75	2.86	2.65	72.9	5.98	7.64	72
Dividends from subsidiary holding companies.....	0	2.43	45	0	1.08	45	0	2.53	44	0	4.52	43	0	5.15	42
Interest income from subsidiary holding companies.....	0	0.01	45	0	0.17	44	0	0.11	44	0	0.20	44	0	0.37	43
Management and service fees from subsidiary holding companies.....	0	0	49	0	0	49	0	0	49	0	0	49	0	0	49
Other income from subsidiary holding companies.....	0	0	50	0	0	49	0	0	49	0	0	48	0	0	49
Operating income from subsidiary holding companies.....	0	3.96	44	0	4.06	42	0	4.56	42	0	6.08	40	0	6.79	39
Loans and advances from subsidiaries / Short term debt.....		135.34			237.31			135.13			83.37			87.87	
Loans and advances from subsidiaries / Total debt	30.81	28.31	63	30.77	33.86	62	30.80	27.08	62	30.74	28.33	66	20.89	26.53	58